

# **Financial Security in Later Life National Initiative Roll-Out Conference**

**March 19-22, 2002  
Myrtle Beach, South Carolina**

## Conference Objectives:

1. To strengthen Cooperative Extension's capacity to deliver personal finance education leading to financial security in later life;
2. To clearly articulate the research/discovery base which provides the foundation for Extension's critical role in addressing this issue; and
3. To be the catalyst for
  - a) launching local, statewide, and multi-state programs;
  - b) building strategic partnerships for funding and other resources;
  - c) modeling use of web as a resource for program design, delivery, and evaluation; and
  - d) assuring solid evaluation procedures leading to documented program impacts.

## At the conference, participants will:

1. understand the research/discovery base and Extension's role in facilitating learning for individuals and families;
2. receive a toolkit of educational strategies ready to deliver with targeted audiences;
3. be introduced to potential funding sources; and
4. build local, state, and multi-state plans for program delivery and evaluation.

*The Financial Security in Later Life Initiative Management Team sincerely hopes you go home with the knowledge, skills, tools, resources, and motivation to help individuals and families take the road to financial security in later life.*

*N.I.M.T. Members*

## Table of Contents

Conference Objectives.....	1
Table of Contents .....	2
Conference Program.....	3
Financial Security in Later Life- Initiative Positioning Strategies.....	8
From Research to Reality: A Roadmap to Financial Security in Later Life .....	9
Cooperative Extension Takes the Lead on America Saves.....	11
Farm Family Retirement and Succession Planning.....	12
A Retirement Estimator for Farm Families.....	13
Your Future Paycheck - What Women Need to Know.....	14
Investing for Your Future .....	15
Legal Checkup Seminar - Are You Legally Healthy? .....	17
Critical Conversations About Long-Term Care.....	18
Reaching the Target Audience - Reaching Women .....	19
Development of a Guidebook to Help Late Savers Prepare for Retirement .....	20
Long-Term Care Insurance: Improving Consumer Education.....	22
Plan Well, Retire Well: Your How to Guide.....	24
Planning for a Secure Retirement .....	25
Education in a New Age: Issues and Approaches.....	26
Using the FSLL Web Site as a Frontline Tool.....	27
Financial Security Guidebook .....	28
Program Showcase .....	29
Participants.....	30
Table of Contents .....	31
Speakers List .....	68
National Initiative Management Team .....	78
Conference Participants.....	82

**Conference Program and Proceedings edited by Nancy M. Porter, Ph.D.,  
Professor/Extension Family Resource Management Specialist, Clemson University,  
and Sommer Clarke, Program Assistant, USDA/CSREES.**

## Financial Security in Later Life National Initiative Roll Out Conference Program

### March 19 - Tuesday

1:00 – 5:00 PM	<b>Registration</b> .....	<i>Foyer</i>
1:00 – 4:00 PM	<b>National Initiative Management Team Meeting</b> .....	<i>Board Room</i>

### March 20 - Wednesday

7:30 – 9:00 AM	<b>Registration</b> .....	<i>Foyer</i>
8:00 – 9:00 AM	<b>Continental Breakfast</b> .....	<i>Foyer</i>
9:00 – 9:15 AM	<b>Opening Session</b> .....	<i>Grand Ballroom</i>
	"Welcome"	
	"National Initiative Management Team Introductions"	
	Nancy Porter	
	"Financial Security in Later Life – Initiative Positioning Strategies"	
	Jane Schuchardt	
9:15 – 10:45 AM	"From Research to Reality: A Roadmap to Financial Security in Later Life"	
	Marlene Stum	
10:45 – 11:00 AM	<b>Break</b> .....	<i>Foyer</i>
11:00 – 12:00 PM	"Cooperative Extension Takes the Lead on America Saves" ....	<i>Grand Ballroom</i>
	Steve Brobeck	
	Elizabeth Kiss	
	<i>Presider: Barbara Rowe</i>	
12:00 – 1:00 PM	<b>Box Lunch</b> .....	<i>Foyer</i>
1:00 – 2:00 PM	<b>Break Out Sessions (Group A)</b>	
	1. "Farm Family Retirement and Succession Planning" and "A Retirement Estimator for Farm Families" .....	<i>Grand Cayman</i>
	Sharon DeVaney	
	Janet Bechman	
	<i>Presider: John Baker</i>	
	2. "Motivating Consumers to Build Wealth, Not Debt" .....	<i>Montego/Bahama</i>
	Michael Avery	
	Rebecca Haynes-Bordas	
	<i>Presider: Jeanette Tucker</i>	
	3. "Your Future Paycheck – What Women Need to Know" ....	<i>Aruba/Bermuda</i>
	Cindy Hounsell	
	Pat Humphlett	
	<i>Presider: Dora Rumsey</i>	

2:10 – 2:15 PM	<b>General Session</b> ..... <i>Grand Ballroom</i> "Introduction of State and Local Planning Team Concept" Suzann Knight
2:15 – 3:15 PM	"Investing For Your Future: A Resource to Increase Americans' Financial Security" Barbara O'Neill <i>Presider: Suzann Knight</i>
3:15 – 3:30 PM	<b>Break</b> ..... <i>Foyer</i>
3:30 – 4:30 PM	<b>Break Out Sessions (Repeat Group A)</b>  1. "Farm Family Retirement and Succession Planning" and "A Retirement Estimator for Farm Families" ..... <i>Grand Cayman</i> Sharon DeVaney Janet Bechman <i>Presider: Nancy Granovsky</i>  2. "Motivating Consumers to Build Wealth, Not Debt" ..... <i>Montego/Bahama</i> Michael Avery Rebecca Haynes-Bordas <i>Presider: Carolyn Wilson</i>  3. "Your Future Paycheck – What Women Need to Know" ..... <i>Aruba/Bermuda</i> Cindy Hounsell Pat Humphlett <i>Presider: Claudette Smith</i>  Program Showcase Set Up..... <i>Grand Ballroom</i>
4:30 – 6:00 PM	<b>Reception</b> <b>Program Showcase</b> ..... <i>Grand Ballroom</i> Janet Bechman Sommer Clarke Barbara Rowe <i>Presider: Jeanette Tucker</i>

#### March 21 -Thursday

7:30 – 8:15 AM	<b>Continental Breakfast</b> ..... <i>Foyer</i> State and Local Teams Planning Session <i>Presider: Suzann Knight</i>
8:15 – 8:45 AM	<b>General Session</b> ..... <i>Grand Ballroom</i> "I-N-I-T-I-A-T-I-V-E: How do you spell success?" Colien Hefferan James Wade  "Welcome to South Carolina" Dan Smith <i>Presider: Jane Schuchardt</i>

8:45 – 9:45 AM	"Legal Check Up Seminar: Are You Legally Healthy?" ..... <i>Grand Ballroom</i> Jan Bennett Jane Margesson
9:45 – 10:45 AM	"Critical Conversations About Long-Term Care" Marlene Stum <i>Presider: Nancy Granovsky</i>
10:45 – 11:00 AM	<b>Break</b> ..... <i>Foyer</i>
11:00 – 12:00 PM	<b>Break Out Sessions (Group B)</b> 1. "Development of a Guidebook to Help Late Savers Prepare for Retirement" ..... <i>Montego/Bahama</i> Lance Palmer Barbara O'Neill <i>Presider: Jinhee Kim</i>  2. "Long Term Care Insurance: Improving Consumer Education" ..... <i>Grand Ballroom</i> Marlene Stum Paul McNamara Mary Ellen Rider Ron Wall <i>Presider: Claudette Smith</i>  3. Retirement Planning Programs a. "Plan Well, Retire Well: Your How to Guide" ..... <i>Aruba/Bermuda</i> Ellen Burton Karen Chan Pat Hildebrand Jennifer Hunt Angela Lyons  b. "Planning for a Secure Retirement" Janet Bechman Sharon DeVaney <i>Presider: Barb Rowe</i>
12:00 – 1:00 PM	<b>Box Lunch</b> ..... <i>Foyer</i>
1:00 – 2:15 PM	<b>General Session</b> ..... <i>Grand Ballroom</i> "Education in a New Age: Issues And Approaches" Don Blandin Denni Maynard
2:15 – 3:15 PM	"Reaching the Target Audience Panel" Arnaa Alcon Denise Murray <i>Presider: Dora Rumsey</i>
3:15 – 3:30 PM	<b>Break</b> ..... <i>Foyer</i>

3:30 – 4:00 PM	<b>General Session</b> ..... <i>Grand Ballroom</i> "Balancing High-Tech and High-Touch" Neal Vines
4:00 - 4:30 PM	"Creative Resource Development" Sue Maes <i>Presider: Nancy Porter</i>
4:30 – 5:30 PM	<b>Break-Out Sessions (Repeat Group B)</b> 1. "Development of a Guidebook to Help Late Savers Prepare for Retirement"..... <i>Montego/Bahama</i> Lance Palmer Barbara O'Neill <i>Presider: Rich Poling</i>  2. "Long Term Care Insurance: Improving Consumer Education"..... <i>Aruba/Bermuda</i> Marlene Stum Paul McNamara Mary Ellen Rider Ron Wall <i>Presider: John Baker</i>  3. Retirement Planning Programs a. "Plan Well, Retire Well: Your How to Guide" ..... <i>Grand Ballroom</i> Ellen Burton Karen Chan Pat Hildebrand Jennifer Hunt Angela Lyons  b. "Planning for a Secure Retirement" Janet Bechman Sharon DeVaney <i>Presider: Jinhee Kim</i>

**March 22 - Friday**

7:30 – 8:15 AM	<b>Continental Breakfast</b> ..... <i>Foyer</i> State and Local Teams Planning Session <i>Presider: Suzann Knight</i>
8:15 – 9:15 AM	<b>General Session</b> ..... <i>Grand Ballroom</i> "Using the FSLL Web Site as a Frontline Tool" NIMT Members
9:15 – 9:45 AM	"Financial Security Guidebook" Janet Bechman
9:45 – 10:45 AM	"Evaluation and Program Impact Documentation" Richard Poling <i>Presider: Nancy Porter</i>

10:45 – 11:15 AM	<b>Break</b> ..... <i>Foyer</i> Hotel Check Out
11:15 – 12:15 PM	<b>General Session</b> ..... <i>Grand Ballroom</i> "Financial Security in Troubled Times" Ric Edelman <i>Presider: Jane Schuchardt</i>
12:15 – 12:30 PM	"Evaluation Tool for Future Initiative Planning" Dora Rumsey Richard Poling
12:30 PM	<b>Conference Adjourns</b>

### **SPECIAL NOTES:**

**Your name tag is your official entry into the sessions and meals for this conference. Please wear it to all functions.**

**We are at full capacity for this conference. Please move all the way to the front of rooms and to the center of rows when you are seated to avoid last minute seating problems.**

**State Contacts – Be sure to sign up to order copies of the Roadmap brochures for your state at the registration desk.**

**This conference has been approved for 18 Professional Development Units (PDUs) for Certified Family and Consumer Sciences (CFCS) professionals. Certificates are available at the registration desk.**

**This conference has been approved for 16.25 Continuing Education Credits for Accredited Financial Counselors (AFC). Certificates are available at the registration desk. Please sign your name on the list that will be sent in to the Institute for Personal Finance for you to receive the credit.**

**Smoking is prohibited in all sessions and functions of the conference.**

**Thank you.**

# Financial *in Later Life* SECURITY

*A Cooperative Extension Initiative*

## Initiative Timeline

- November 1999 – Idea emerged
- June 2000 – White paper submitted to ECOP
- October 2000 -- ECOP approved Initiative
- April 2001 – ECOP approved Initiative team
- May 2001 – Five-year implementation plan submitted to ECOP
- March 20-22, 2002 – Roll-out conference, Myrtle Beach, SC
- Mid-year 2006 – Initiative expected to be retired by ECOP

## **Building Blocks**

1. Strong educational message
2. Clear and consistent communication
3. Insights for and from research
4. Targeted audiences
5. New and adapted educational programs
6. Strategic partnerships
7. National coordination with local application
8. Multidisciplinary
9. Blend of electronic and face-to-face educational strategies
10. Continuing capacity building for community educators
11. Targeted resource development
12. Comprehensive, results-oriented evaluation

**Visit the Initiative web site:**  
[www.reeusda.gov/financialsecurity](http://www.reeusda.gov/financialsecurity)

"Ownership for all -- security for all -- personal independence -- a dignified and secure retirement for all. That is the purpose of this summit. It is the vision of my Administration. It is the promise of America -- and we must fulfill that promise for all Americans."

-- President George W. Bush  
2002 National Summit on Retirement Savings  
Washington, DC, February 28, 2002

"In considering means to improve the financial status of families, education can play a critical role by equipping consumers with the knowledge required to make wise decisions when choosing among the myriad of financial products and providers."

-- Alan Greenspan, Chairman  
Board of Governors of the Federal Reserve System  
Hearing on "The State of Financial Literacy and Education in America," US Senate Committee on Banking, Housing, and Urban Affairs  
Washington, DC, February 5, 2002

"The Cooperative Extension Initiative *Financial Security in Later Life* is well positioned for success. The topic gets discussed daily around kitchen tables all across America and at the highest levels of government, business, and non-for-profit organizations. The National Initiative Team is a powerful blend of talented leaders with creative vision and a focus on results. Our network of community-based educators are masters at bringing behavior-changing learning opportunities to real people where they live and work. We have the support of many Directors and Administrators of Extension at Land-Grant Universities across the country; administrators at USDA Cooperative State Research, Education, and Extension Service, and executives of major organizations wishing to form partnerships with us. A tremendous opportunity lies before us. Capture the moment . . . enjoy the journey. "

-- Jane Schuchardt, National Program Leader  
USDA Cooperative State Research, Education, and Extension Service  
March 2002



**Program Title:** "From Research to Reality: A Roadmap to Financial Security in Later Life"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Marlene S. Stum, University of Minnesota (Presenter)  
Suzann Enzian Knight, University of New Hampshire  
Janet Bechman, Purdue University  
Sommer Clarke, CSREES

**Abstract:**

Existing research suggests that there are multiple and complex factors impacting an individual's financial security in later life. This session focuses on summarizing the risk and protective factors impacting later life financial security from a systems perspective as an important research-based framework guiding the initiative. Participants will then gain experience with a newly developed curriculum designed to improve overall financial literacy regarding later life financial security. "Take the Road to Later Life Financial Security" is designed to help baby boomers assess their preparedness for later life financial security and create a plan of action to meet their personal needs and goals. The road trip includes three important mileposts: Plan, Act, and Evaluate with a final destination of achieving financial security for yourself and important others. Available teaching tools in the curriculum will be introduced. Learn how this curriculum can be used as an introduction to more in-depth educational programs to help reach the initiative objectives.

**For More Information Contact:**

Marlene Stum, Associate Professor  
University of Minnesota  
290 McNeal Hall, 1985 Buford Avenue, Family Social Science  
St. Paul, MN 55108  
Phone Number: 612-625-4270  
Fax Number: 612-625-4227  
E-mail: [mstum@che.umn.edu](mailto:mstum@che.umn.edu)  
Web Address: <http://fsos.che.umn.edu/stum/>

**To access curriculum:** Visit <http://fsos.che.umn.edu/stum> (available to download in PDF format using Adobe Acrobat). Introductory brochure can be ordered directly from Jane Schuchardt, USDA/CSREES (details available on web page).

**Specific Objectives:** Participants will:

1. Recognize common factors that increase an individual's risk of facing later life financial insecurity;
2. Identify reasons why achieving later life financial security can be rewarding for themselves and others;
3. Understand the importance of planning ahead for a long and vital life;
4. Identify specific action steps that can help protect one's later life financial security;
5. Recognize the importance of evaluating existing plans and action and making changes as needed;
6. Assess their personal progress in planning, acting, and evaluating mileposts along the road to financial security; and
7. Discover research-based resources and tools to help make more informed decisions.

**Target Audience:** Baby boomers (born between 1946 and 1964) who are:

- planning for changes in work/retirement
- looking toward later life
- dealing with aging parents

**Curriculum components:**

- Facilitator's Guide
- PowerPoint presentation
- Participant handouts (introductory brochure, fact sheet, assessment checklist, introductory exercise, evaluation)

**Notes:**

**Program Title:** "Cooperative Extension Takes the Lead on America Saves"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Stephen Brobeck, Executive Director, Consumer Federation of America  
Elizabeth Kiss, Assistant Professor and Extension Specialist, Purdue University

**Abstract:**

America Saves is a national campaign that encourages all Americans to build wealth, not debt, through saving and investing. America Saves drew inspiration and instruction from Cooperative Extension's successful Money 2000™ program. Taking what we learned from Money 2000™, the America Saves – Cooperative Extension program is an easy to implement program with several options for Extension agents to get involved. It is also a component of the *Financial Security in Later Life Initiative*. Learn why motivating people to save is so critical to later life financial security, what the key America Saves – Cooperative Extension program components are, and how you can participate in this exciting partnership between the Land-Grant/Cooperative Extension System and America Saves.

**For More Information Contact:**

Web Address: <http://www.reeusda.gov/financialsecurity/>

**Notes:**

**Program Title:** "Farm Family Retirement and Succession Planning"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Sharon DeVaney, Associate Professor, Department of Consumer Sciences and Retailing,  
Purdue University

**Abstract:**

Between January and May of 2001, I conducted interviews and focus groups with families from farms of different sizes and types in several states. The study was funded by the U.S. Department of Agriculture and the National Endowment for Financial Education. The purpose of the study was to obtain information about plans for the future, identify any perceived barriers to planning, and offer suggestions for education and research.

Farmers prepared in different ways for retirement. Many will continue to be involved with farming, but they will work fewer hours. Barriers included the feeling that they couldn't afford to retire or the lack of a successor. A change in health status offer triggered the idea that it was time to reduce work.

Farm transfer was unique to each farmer. Turning the farm property into a flow of income and the communication between older and younger generations were important components of transferring the farm. Many families expressed concerns about their current cost for health care and about the potential need for long-term care in the future.

**For More Information Contact:**

Sharon A. DeVaney, Associate Professor  
Purdue University  
Consumer Sciences and Retailing, 216 Matthews Hall  
West Lafayette, IN 47907-1262  
Phone Number: 765-494-8300  
Fax Number: 765-494-0869  
E-mail: sdevaney@purdue.edu

**Notes:**

**Program Title:** "A Retirement Estimator for Farm Families"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Sharon DeVaney, Associate Professor, and Janet Bechman, Extension Specialist,  
Department of Consumer Sciences and Retailing, Purdue University

**Abstract:**

Many farmers retire gradually, simply slowing down in their farming activities. However, some farm families might want to know if they can financially afford to retire. This distance learning program is designed to help these families determine their potential expenses in retirement and what their retirement income might be.

Families are asked about current expenses, desired lifestyle in retirement, life expectancy, Social Security benefits, other retirement income, assets, and liabilities. Sources and links to additional information and more detailed estimates are also provided. None of the information provided by the user is kept once the user exits the Retirement Estimator.

**For More Information Contact:**

Sharon A. DeVaney, Associate Professor  
Purdue University  
Consumer Sciences and Retailing, 216 Matthews Hall  
West Lafayette, IN 47907-1262  
Phone Number: 765-494-8300  
Fax Number: 765-494-0869  
E-mail: [sdevaney@purdue.edu](mailto:sdevaney@purdue.edu)  
Web Address: <http://www.ces.purdue.edu/farmretirement>

**Order Materials From:**

Program is entirely web-based.

**Notes:**

**Program Title:** "Your Future Paycheck – What Women Need to Know"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Cindy Hounsell, Executive Director, WISER

Pat Humphlett, Program Director, WISER

**Abstract:**

The Women's Institute for a Secure Retirement is a nonprofit organization that works to improve women's economic status through education. Created in 1996 by the Teresa and H. John Heinz III Foundation, WISER has been the driving force behind a series of state and local events aimed at leveling the playing field for women on long-term financial security. In 1998, WISER launched the POWERCenter, a cooperative project funded by the US Administration on Aging (AoA), as a clearinghouse on retirement education for minority and low and moderate-income women. WISER, in partnership with AoA and the FDIC, developed the community partner train-the-trainer program Power 2000+, building on WISER's successful education program, which the partners have presented in several states.

WISER's program, **Your Future Paycheck: What Women Need to Know**, provides some of the basic information that women need to know about money and planning for their future. The workshop is tailored for average women earning less than \$30,000 a year and provides them with the next steps for taking charge of their future finances. Topics include:

- Why retirement planning is such a challenge for women;
- How Social Security works and why it is so important for women;
- How to find out if you or your partner may be eligible for pensions benefits;
- The basics of how to start saving and investing; and
- Information about divorce and widowhood, and why they are often financially devastating for women.

**For More Information Contact:**

Cindy Hounsell, Executive Director

WISER – Women's Institute for a Secure Retirement

1920 N St, NW, Suite 300

Washington, DC 20036

Phone Number: 202-393-5452

Fax Number: 202-393-5890

E-mail: [wisewomen@aol.com](mailto:wisewomen@aol.com)

Web Address: <http://www.wiser.heinz.org>

**Order Materials From:**

Cindy Hounsell (above)

**Program Title:** "Investing for Your Future" (Home Study Course & Study Guide, Class Series, Electronic Mail Group, Web Site, Research Study)

**Subtitle:** "A Cooperative Extension System Basic Investing Program"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Barbara O'Neill (Project Director and Presenter) and Patricia Brennan, Rutgers University; Nancy Porter and Joyce Christenbury (retired), Clemson University; Joan Witter (retired), Michigan State University; Irene Leech, Virginia Tech; Constance Kratzer, New Mexico State University; Linda Kirk Fox, University of Idaho; Jane Schuchardt, Cooperative State Research, Education, and Extension Service, U.S.D.A.; and Gerri Walsh, U. S. Securities and Exchange Commission

**Abstract:**

*Investing for Your Future* is a Cooperative Extension System basic investing course consisting of an 11-unit print and online home study course with an accompanying *Study Guide*, a curriculum (approximately 250 PowerPoint slides) for a six-session class series, an "Ask the Experts" page and monthly e-mail message for online users, and a Web site (<http://www.investing.rutgers.edu>) with links to dozens of Extension personal finance publications.

**Reading level:**

High School

**Interest Group:**

General	Pre-Retirees
Young Workers	New Investors
Baby Boomers	

**Language:**

English

**Limitations:**

The home study course is ready to use and requires no training on the part of Extension educators; class series may require training to increase instructors' investing knowledge and comfort level.

**Media Type: Print**

Workbook (home study course)  
Curriculum guide

**Media Type: Audio Visual**

Overhead transparency masters

**Media Type: Electronic**

On-line services (electronic mail group-monthly message)

CD-ROM

**Content Descriptors:**

Saving/investing/asset management

Retirement income sources

**Evaluation:**

Have these materials been evaluated for impact? **Yes** (A national research study is currently underway)

Are there evaluation or assessment tools that accompany these materials? **Yes** (Two forms: one for immediate feedback and another to assess behavioral change)

**Publisher and Source for Orders:*****Investing For Your Future Home Study Course***

Natural Resource, Agriculture, and Engineering Service (NRAES) Cooperative Extension  
152 Riley-Robb Hall

Cornell University

Ithaca, NY 14853-5701

Phone: 607-255-7654 Fax: 607-254-8770

Contact Person: Marty Sailus (Mas10@cornell.edu)

*Make checks payable to:* NRAES

**Price:** This is currently being determined based on number of pre-orders nationwide. Reduced (member) prices will be available to member institutions of NRAES (northeast states and Virginia). Others will pay the non-member price, with discounts available for quantity orders.

***Investing For Your Future Curriculum (Print Copy of Speaker's Notes and CD-ROM)***

Rutgers Cooperative Extension

3 High Street First Floor

Newton, NJ 07860

Phone: 973-579-0985 Fax: 973-579-0996

**Contact Person:** Dr. Barbara O'Neill (oneill@aesop.rutgers.edu)

*Make checks payable to:* Home Economics Programs and Bulletins

**Price:** \$25 for CD-ROM with class files and \$35 for print copy of speaker's notes (\$60 total)



**Program Title:** "Legal Checkup Seminar – Are You Legally Healthy?"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Jane H. Margesson, Senior Marketing Analyst, AARP Legal Services Network  
Jan R. Bennett, CFCS, M.S., Extension Agent III/Family and Consumer Services,  
University of Florida Extension

**Abstract:**

The Legal Checkup program is designed to educate the public about the issue of "legal health," encourage individuals to make a detailed evaluation of the state of their own legal health, and suggest resources available to provide self-help or professional assistance.

The program, administered by AARP's Legal Services Network (LSN), consists of two parts: a confidential **workbook** completed by the individual at home and a **seminar** conducted by a local LSN attorney in cooperation with the Cooperative Extension Offices. The seminar gives participants an opportunity to ask questions about any matters requiring clarification. The program emphasizes self-help, which is often adequate to correct problems. The workbook includes a legal health assessment, questions, and explanations on 20 different consumer areas, checklists, a resource list, glossary of items, beginning steps to take, and a personal action plan.

**For More Information Contact:**

Jane H. Margesson, Senior Marketing Analyst  
AARP Legal Services Network  
429 Fourth Avenue, Suite 1706  
Pittsburgh, PA 15219  
Phone Number: 412-261-5025  
Fax Number: 412-261-3817  
E-mail: [jmargesson@aarp.org](mailto:jmargesson@aarp.org)  
Web site: <http://www.aarp.org/LSN>

**Order Materials From:**

Same as above

**Notes:**

**Program Title:** "Critical Conversations About Long-Term Care"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Marlene S. Stum, University of Minnesota

**Abstract:**

"We didn't think it would turn out this way." No one plans to have his or her health change or deal with the impact of long term care on later life financial security. More and more families are and will be faced with long term care financing dilemmas and decisions. However, few have prepared in advance, and evidence suggests that financial literacy regarding long term care risk, costs, and alternatives is very low. Communicating about financing long-term care is often a sensitive and avoided issue among spouses, parents, and adult children. How is your long term care financing financial literacy? Extension is in an excellent position to provide research-based education to help consumers make more informed decisions about financing long-term care. Learn what concepts consumers need to understand, as well as how to access and utilize existing and proven educational resources. A new web site offering decision- making tools is under development to address the gap in readily accessible and trustworthy on-line resources. Learn what is under development and dialogue regarding the use of existing and future program resources.

**For More Information Contact:**

Marlene Stum, Associate Professor  
University of Minnesota  
290 McNeal Hall, 1985 Buford Avenue, Family Social Science  
St. Paul, MN 55108  
Phone Number: 612-625-4270  
Fax Number: 612-625-4227  
E-mail: [mstum@che.umn.edu](mailto:mstum@che.umn.edu)  
Web Address: <http://fsos.che.umn.edu/stum/>

**To Access Materials:**

Visit <http://fsos.che.umn.edu/stum/>

\*Temporary home to access the Critical Conversations About Long Term Care curriculum (facilitator's guide, participant handouts, how to adapt to state specific needs).

\*Will update status of forthcoming <http://financinglongtermcare/umn.edu> (currently password protected and under development with release expected Fall 2002).

**Program Title:** "Reaching the Target Audience - Reaching Women"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Arnaa Alcon, Ph.D., Associate Director  
National Center on Women and Aging

**For More Information Contact:**

Arnaa Alcon, Associate Director  
National Center on Women and Aging  
Heller School MS 035  
Brandeis University  
Waltham, MA 02454  
Phone Number: 781-736-8679 or 800-929-1995  
Fax Number: 781-736-3865  
E-mail: [alcon@brandeis.edu](mailto:alcon@brandeis.edu)  
Web site: <http://www.heller.brandeis.edu/national>

**Order Materials From:**

Contact Person: Jessica Steel  
National Center on Women and Aging  
Heller School MS 035, Brandeis University  
Waltham, MA 02454  
Phone Number: 781-736-3866  
E-mail: [natwomctr@Brandis.edu](mailto:natwomctr@Brandis.edu)

**Notes:**

**Program Title:** "Development of a Guidebook to Help Late Savers Prepare for Retirement"

**Subtitle:** "Catch-Up Strategies Workbook"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Lance Palmer, Utah State University (presenter)  
Barbara O'Neill, Ph.D., Rutgers University  
Jean M. Lown, Ph.D., Utah State University

**Abstract:** The NEFE project will include development of a guidebook that provides an overview of new federal policy; how to take advantage of saving opportunities; steps that can be taken in early retirement; a list of helpful print, internet, and government resources; and a workbook to help late savers take action.

**Reading level:**

High School

**Interest Group:**

General  
Baby Boomers  
Pre-Retirees

**Language:**

English

**Media Type: Print**

Workbook

**Content Descriptors:**

Saving/investing/asset management  
Retirement income sources

**Evaluation:**

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** NEFE (Expected in late 2002 – Check NEFE web site)

**Price:** Expected to be free

**Order From:**

National Endowment for Financial Education  
5299 DTC Boulevard, Suite 1300  
Greenwood Village, CO 80111  
Phone Number: 303-741-6333

**Contact Information:**

Jean M. Lown, Ph.D., Professor  
Utah State University, Department of Human Environments  
2910 Old Main Hill  
Logan, UT 84322-2910  
Phone Number: 435-797-1569  
Fax Number: 435-797-3845  
E-mail: [lown@cc.usu.edu](mailto:lown@cc.usu.edu)

**Notes:**

**Program Title:** "Long-Term Care Insurance: Improving Consumer Education"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Marlene S. Stum, University of Minnesota  
Paul E. McNamara, University of Illinois Extension  
Mary Ellen Rider, University of Nebraska-Lincoln  
Ron Wall, University of Hawaii

**Abstract:**

Long-term care represents one of the most difficult consumer issues of our time. The graying of the baby boomer generation makes this a societal issue as much as an individual issue. This panel presentation will provide an overview of the research evidence, an outline of the implications for consumer education programs in the area of long term care insurance, and selected Cooperative Extension programs developed to address this issue.

Marlene Stum will provide an overview of the research findings which suggest that consumers face difficulties evaluating long term care insurance and making decisions about whether or not it should be part of their retirement financial planning.

Paul McNamara will discuss his research on the dynamics of consumer decision-making concerning long term care insurance. He will also review the University of Illinois Consumer and Family Economics Team's long term care insurance education efforts, with an emphasis on what has proved valuable to their audiences. In addition, the potential for collaboration in long term care insurance consumer education within the state and across states will be discussed.

Mary Ellen Rider will provide key points for consumers to consider in making long term care decisions. She will present what she has learned about target audiences and delivery methods as well as a discussion of potential collaborators who are focused on long term care issues and financing.

Ron Wall will discuss an array of preventive and protective solutions that will help to ensure care for the millions who will need it. Long term care insurance is an expensive, long-term commitment that few elderly can afford on low-to-moderate, fixed incomes. Much long-term care does not qualify for reimbursement because it occurs within the elimination period, is provided by unpaid family members, or in facilities that do not qualify for covered care. Moreover, other risks include those associated with the risks of rising premiums, company defections, and reimbursement limits. What can a person do? First, stress lifestyle and housing preparations that can extend your opportunities for healthy independent living. Second, look upon aging holistically and plan strategies that are both inclusive and flexible. And third, stress financial strategies that are keyed to your personal risk profile, needs, abilities, strengths, and opportunities.

**For More Information Contact:**

See Speakers List for contact information for each presenter.

**Order Materials From:**

University of Illinois Extension, Information Technology and Communication Services,  
call 800-345-6087

University of Hawaii, CTAHR publications Office

Contact: Sharon Tasato

3050 Maile Way

Gilmore 119

Honolulu, HI 96822

Phone Number: 808-956-7036

E-mail: [ctahrpub@hawaii.edu](mailto:ctahrpub@hawaii.edu)

Web Address: <http://www2.ctahr.hawaii.edu/ctahr2001/PIO/MainList.html>

**Notes:**

**Title:** "Plan Well, Retire Well: Your How to Guide"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

The Plan Well Workgroup of the University of Illinois Extension: Ellen Burton, Karen Chan, Charlotte Crawford, Mary Ann Fugate, Pat Hildebrand, Jennifer Hunt, Angela Lyons, Paul McNamara, and Kathy Sweedler

**Abstract:** The goal of "Plan Well, Retire Well" is to assist middle-income individuals, who are between 25 to 50 years old, to plan effectively for retirement. This web-based, educational program emphasizes the importance of setting financial goals and saving early for retirement. It provides information and interactive activities on the various ways to prepare for retirement including investment strategies.

**Reading level:**

High School

**Interest Group:**

General

Young Workers

Baby Boomers

Women

Minorities

Self-Employed

Farm Families

Pre-Retirees

**Language:**

English

**Media Type: Electronic**

Web site

**Content Descriptors:**

Saving/investing/asset management

Retirement income sources

**Evaluation:**

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Publisher:** Not yet available online

**Contact Information:**

Dr. Angela Lyons

Assistant Professor/Extension Specialist

University of Illinois Urbana

1301 W. Gregory Drive, 326 Mumford Hall

Urbana, IL 61801

Phone Number: 217-244-2612

Fax: 217-333-5538

Email: [anglyons@uiuc.edu](mailto:anglyons@uiuc.edu)

Dr. Paul McNamara

Assistant Professor/Extension Specialist

University of Illinois Urbana

1301 W. Gregory Drive, 326 Mumford Hall

Urbana, IL 61801

217-333-3769

[mcnamar1@uiuc.edu](mailto:mcnamar1@uiuc.edu)



**Program Title:** "Planning for a Secure Retirement"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Sharon DeVaney, Associate Professor, and Janet Bechman, Extension Specialist,  
Dept. of Consumer Sciences and Retailing, Purdue University

**Abstract:**

Are you looking forward to the day you retire? Or do you dread the thought? Being able to retire when you want and how you want is important to many people. Planning ahead can put you in a position to live comfortably during your retirement.

The objective of this distance learning course is to help you with your planning for retirement. Each of the 10 modules in the course provides information that can be valuable in answering the questions you need to consider as you make your plans. The modules include specific goals for the modules, activities to complete and sources for more information.

The course is free. It is available to anyone with Internet access 24 hours a day and 7 days a week.

The course is available at <http://www.ces.purdue.edu/retirement/>

**For More Information Contact:**

Janet C. Bechman, Extension Specialist  
Purdue University  
Consumer Sciences and Retailing, 302 Matthews Hall  
West Lafayette, IN 47907-1262  
Phone Number: 765-494-8309  
Fax Number: 765-494-0869  
E-mail: [jcb@purdue.edu](mailto:jcb@purdue.edu)  
Web Address: <http://www.ces.purdue.edu/retirement/>

**Order Materials From:**

Same as above

**Program Title:** "Education in a New Age: Issues And Approaches"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Don M. Blandin, President, American Savings Education Council  
Denni Maynard, Director of the Office of Media Development,  
Social Security Administration

**Abstract:**

The 2002 Retirement Confidence Survey (RCS) finds that fewer Americans are saving and preparing for retirement. The number of individuals doing a retirement calculation has dropped in the last few years. Even the amount people have saved for retirement is low. Yet, the survey finds that the number of people who feel confident about their prospects for retirement has increased in the past year – a complete disconnect!

The results of this year's RCS show the continuing need for increased financial education in America. This session will focus on two national education initiatives, including the Emmy award-winning Choose to Save<sup>®</sup> media campaign, aimed at educating Americans of all ages and backgrounds about the importance of taking control of their financial future.

The goal of the session will be to discuss how Extension personnel can increase their involvement in national initiatives at the local and grassroots level, as well as to provide them with a list of free savings tools that are available to them from the American Savings Education Council and the Social Security Administration. In short, by combining and leveraging our comprehensive networks and resources, we will be able to reach people that none of us would be able to reach alone.

**For More Information Contact:**

Don Blandin, President  
American Savings Education Council  
2121 K Street NW, Suite 600  
Washington, DC 20037  
Phone Number: 202-572-7420  
Fax Number: 202-775-6360  
E-mail: [Blandin@asec.org](mailto:Blandin@asec.org)  
Web Address: <http://www.asec.org> and <http://www.choosetosave.org>

**Order Materials From:**

Contact Person: Cheri Meyer  
American Savings Education Council  
  
Phone Number: 202-775-6351  
  
E-mail: [meyer@asec.org](mailto:meyer@asec.org) (email preferred)

**Program Title:** "Using the FSLL Web Site as a Frontline Tool"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

National Initiative Management Team Members

**Abstract:** The Financial Security in Later Life web site was designed with both the consumer and Extension educator in mind. The site is made up of two distinct sections, one focused on giving consumers information they need to successfully plan for later life events. The other section is geared toward giving Extension educators the tools they need to deliver this important information to citizens in their local areas. This site map that gives an overview of the resources available through this web site:

- Consumer Page
  - Find Your State Map
  - Extension Learning Tools
  - Links
- Educator Page
  - Initiative Program Toolkit
    - Roadmap to Financial Security
    - America Saves
    - Investing for Your Future
    - Legal Check-Up
    - Retirement Planning
    - Long-Term Care Planning
  - Evaluation
    - On-line Reporting
    - Impact Reports
  - Marketing Tools
    - Handout
    - "Take the Road to Financial Security in Later Life" brochure—in pdf format
    - Display/Banner
  - Research
    - Annotated Bibliography
    - Literature Summary
    - Retirement Planning for Farm Families
    - Farm Families and Succession Planning
  - Background
    - Framework
    - White Paper—in pdf format
    - Five-Year Plan—in pdf format
    - Team Members
  - Funding
    - Possible Funding Sources
    - Creative Resource Development
  - Other Extension Programs
  - Financial Security Guidebook
  - Links
  - Conference

**Program Title:** "Financial Security Guidebook"

**Author(s) or Presenter(s), Title(s), and the Organization(s) Represented:**

Janet Bechman, Extension Specialist, Purdue University

**Co-Authors:**

Sue Badenhop, Extension Specialist, University of Kentucky,  
Barbara Rowe, Extension Specialist, Utah State University

**Abstract:**

*Financial Security in Later Life: A Guide for Community Educators* provides step-by-step guidelines for organizing and conducting educational programs on issues related to financial security in later life. Instructions on how to develop, promote, implement and evaluate an educational program are included. The guidebook also includes a listing of existing educational resources related to financial security in later life along with a brief description and ordering information. Resources that address the following topics are included: aging parents, changes in life situations, changing health/independence, changing work patterns, death and distribution of resources, health and long term care risk management, interpersonal/intergenerational communications, retirement income sources, and saving/investing/asset management. Curricula, publications, web sites, calculators, audiovisual materials, and other types of educational resources are included in the resource listing.

The web-based guidebook is available at <http://www.ces.purdue.edu/financialsecurity/>

**For More Information Contact:**

Janet Bechman, Extension Specialist  
Purdue University  
1262 Matthews Hall  
West Lafayette, IN 47907-1262  
Phone Number: 765-494-8309  
Fax Number: 765-494-0869  
E-mail: [jcb@purdue.edu](mailto:jcb@purdue.edu)  
Web Address: <http://www.ces.purdue.edu/financialsecurity/>

# Financial *in Later Life* SECURITY

*A Cooperative Extension Initiative*

## GUIDE TO PROGRAM SHOWCASE MATERIALS

**Roll-Out Conference  
Myrtle Beach, SC  
March 20-22, 2002**

## **Program Showcase Participants**

### **Extension Participants**

- ◆ Iowa State University
- ◆ Montana State University
- ◆ Purdue Extension
- ◆ University of Illinois
- ◆ University of Nebraska
- ◆ University of Nevada
- ◆ University of New Hampshire
- ◆ University of Wisconsin
- ◆ USDA, Cooperative State Research, Education, and Extension Service

### **Other Public and Private Participants**

- ◆ AARP
- ◆ American Savings Education Council
- ◆ Certified Financial Planner Board of Standards
- ◆ Investment Company Institute Education Foundation
- ◆ National Center on Women and Aging, Brandeis University
- ◆ National Endowment for Financial Education
- ◆ North American Securities Administrators Association
- ◆ US Department of Health and Human Services, Administration on Aging
- ◆ US Department of Labor, Pension and Welfare Benefits Administration
- ◆ US Department of the Treasury, Savings Bond Marketing Office
- ◆ US General Services Administration, Federal Consumer Information Center
- ◆ US Securities and Exchange Commission, Office of Investor Education and Assistance

## Table of Contents

### **Aging parents**

- Adult Children and Aging Parents: Conversations between Generations..... 46
- Consumer Health Policy: The Importance of Access to Care and Health Insurance  
in Rural Communities..... 60
- Family Financial Management Materials..... 50
- Farm Savvy..... 48
- Making a Will in New Hampshire..... 64
- Thinking Over An Early Retirement Offer..... 47
- Tips, Tools, & Tactics: The best resources for women’s financial planning..... 51
- Web-based and other resources to assist older people and their caregivers..... 56
- Your Valuable Papers..... 65

### **Avoiding fraud**

- Exploitation of Elders..... 41

### **Changing health and independence**

- Adult Children and Aging Parents: Conversations between Generations..... 41
- Consumer Health Policy:  
The Importance of Access to Care and Health Insurance in Rural Communities..... 46
- Farm Savvy..... 48
- Federal Consumer Information Center Publications.....43
- Retirement: Secure Your Dreams.....45
- Seniors CAN: Independent Living for Older Adults.....62
- Thinking Over An Early Retirement Offer.....47
- Tips, Tools, & Tactics: The best resources for women’s financial planning..... 51
- Web-based and other resources to assist older people and their caregivers..... 55
- Your Retirement Planning Checklist: Plan Well, Retire Well: A How-to Guide  
Tool.....67

### **Changes in life situations (widowhood, divorce, etc.)**

- Family Financial Management Materials..... 50
- Farm Savvy..... 47
- Making a Will in New Hampshire..... 64
- Retirement: Secure Your Dreams..... 45
- Thinking Over An Early Retirement Offer..... 47
- Tips, Tools, & Tactics: The best resources for women’s financial planning..... 51
- Web-based and other resources to assist older people and their caregivers..... 55
- Your Retirement Planning Checklist: Plan Well, Retire Well: a How-to Guide  
Tool..... 67

### **Changing work patterns**

- Comfortable Retirement: Fantasy or Reality..... 40
- Farm Savvy..... 47
- Taking the Next Step: Retirement Planning for Civil Service Employees..... 61
- Thinking Over An Early Retirement Offer—Iowa State University Extension..... 47

• Your Retirement Planning Checklist: Plan Well, Retire Well: a How-to Guide Tool.....	67
--	----

### **Death and distribution of resources**

• Adult Children and Aging Parents: Conversations between Generations.....	46
• Family Financial Management Materials.....	50
• Farm Savvy.....	47
• Federal Consumer Information Center Publications.....	43
• Making a Will in New Hampshire.....	64
• Thinking Over An Early Retirement Offer.....	47
• Tips, Tools, & Tactics: The best resources for women’s financial planning.....	51
• Your Retirement Planning Checklist: Plan Well, Retire Well: a How-to Guide Tool.....	67
• Your Valuable Papers.....	65

### **Financial education resources**

• Economic Independence Clearinghouse.....	52
--	----

### **Funding resources**

• National Endowment for Financial Education Grant Application Check List and Tool.....	67
• National Endowment for Financial Education Grant Application Guidelines.....	52

### **Health and long-term care risk management**

• Adult Children and Aging Parents: Conversations between Generations.....	46
• Consumer Health Policy: The Importance of Access to Care and Health Insurance in Rural Communities.....	60
• Farm Savvy.....	47
• Federal Consumer Information Center Publications.....	43
• Medicare Toolkit Teaching Module: An Educational Resource for County Extension Educators.....	49
• Retirement: Secure Your Dreams.....	45
• Seniors CAN: Independent Living for Older Adults.....	62
• Taking the Next Step: Retirement Planning for Civil Service Employees.....	61
• Thinking Over An Early Retirement Offer.....	47
• Web-based and other resources to assist older people and their caregivers.....	55
• Your Retirement Planning Checklist: Plan Well, Retire Well: a How-to Guide Tool.....	67

### **Interpersonal/intergenerational communications**

• Adult Children and Aging Parents: Conversations between Generations.....	46
• Comfortable Retirement: Fantasy or Reality.....	40
• Family Financial Management Materials.....	50
• Farm Savvy.....	47
• Retirement: Secure Your Dreams.....	45
• Taking the Next Step: Retirement Planning for Civil Service Employees.....	61



• Thinking Over An Early Retirement Offer.....	47
• Your Retirement Planning Checklist: Plan Well, Retire Well: a How-to Guide Tool.....	67

### **Other resources**

• Family Development and Resource Management: Web based resources.....	42
--	----

### **Retirement income sources**

• Comfortable Retirement: Fantasy or Reality?.....	40
• Family Financial Management Materials.....	50
• Farm Savvy.....	47
• Federal Consumer Information Center Publications.....	43
• Financial Planning Resource Kit.....	39
• Investing for Success.....	44
• Retirement: Secure Your Dreams.....	45
• Savings Fitness Guide.....	39
• Savings Fitness: A guide to your financial future.....	56
• Seniors CAN: Independent Living for Older Adults.....	62
• Taking the Next Step: Retirement Planning for Civil Service Employees.....	61
• Thinking Over An Early Retirement Offer.....	47
• Tips, Tools, & Tactics: The best resources for women’s financial planning.....	51
• Top Ten Ways to Prepare for Retirement.....	56
• Women and Retirement Savings.....	56
• Your Retirement Planning Checklist: Plan Well, Retire Well: a How-to Guide Tool.....	67

### **Saving/investing/asset management**

• AARP Publications.....	35
• Ask Questions.....	59
• Ballpark Estimate®.....	38
• Certificates of Deposit: Tips for Investors.....	59
• Cold Calling Alert. ....	59
• Comfortable Retirement: Fantasy or Reality?.....	40
• Family Financial Management Materials.....	50
• Farm Savvy.....	47
• Federal Consumer Information Center Publications.....	43
• Financial Planning Resource Kit.....	39
• Get the facts on saving and investing.....	59
• How Do I Get There From Here?.....	36
• How We Handle Complaints.....	59
• International Investing.....	59
• Internet Fraud.....	59
• Investing for Success.....	44
• Investment Clubs.....	59
• Making Money Work for You.....	64
• Microcap Stock.....	59

- MoneyTalk: Creating an Interest in Interest..... 37
- North American Securities Administrators Association (NASAA) Publications.....54
- Retirement Planning for Farmers and Ranchers..... 62
- Retirement: Secure Your Dreams..... 45
- Savings Fitness Guide.....39
- Savings Fitness: A guide to your financial future.....56
- Take Notes..... 59
- Taking Charge of Your Finances.....65
- Taking the Next Step: Retirement Planning for Civil Service Employees.....61
- The Power to Choose..... 37
- The Wealth Care Kit..... 52
- Thinking Over An Early Retirement Offer.....47
- Tips, Tools, & Tactics: The best resources for women’s financial planning.....51
- Top Ten Ways to Beat the Clock and Prepare for Retirement..... 36
- Top Ten Ways to Prepare for Retirement..... 56
- U.S. Savings Bonds: You Don’t Have to Risk Everything Just to Get What You  
Want.....58
- Variable Annuities..... 59
- Women and Retirement Savings.....56
- Your Retirement Planning Checklist: Plan Well, Retire Well: a How-to Guide  
Tool.....67
- Your Valuable Papers..... 65

## AARP

**Title:** *Spanish Money Management Workbooks*  
*10 Steps to Securing a Better Financial Future*

**Abstract:** The Spanish materials begin with a basic understanding of the banking system and continue with saving, investing, and retirement issues. They are bilingual. The 10 Steps Guide provides information on keeping your records up to date as well as saving, investing, and legal information.

Target Audience:

**Reading level:**

High School

**Interest Group:**

Pre-retiree's

**Language:**

English  
Spanish

Media Type:

**Print:**

Workbook

Content Descriptors:

Saving/investing/asset management

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** AARP

**Price:** Not yet set

**Order from:**

Organization: AARP

Address: 601 E Street, NW

City: Washington

State: DC

Zip: 20049

Phone Number: (202) 434-6276

**Contact Information:**

Name: Judith Cohart

Title: Campaign Specialist

Organization: AARP

Address: 601 E Street, NW

City: Washington

State: DC

Zip: 20049

Phone Number: (202) 434-6276

Fax Number: (202) 434-7680

E-mail: [jcohart@aarp.org](mailto:jcohart@aarp.org)

Web Address: [www.aarp.org](http://www.aarp.org)

## American Savings Education Council

**Title:** *Top Ten Ways to Beat the Clock and Prepare for Retirement*

**Abstract:** Lists ten things that individuals can do to begin preparing for retirement and also includes a list of resources where individuals can go for additional help.

**Publication Year:** 1997

**Target Audience:**

**Reading level:**  
High School

**Interest Group:**  
General

**Language:**  
English

**Media Type:**

**Print:**  
Brochure, pamphlet, booklet

**Electronic:**  
Web site: [www.asec.org](http://www.asec.org)

**Content Descriptors:**

Saving/investing/asset management

**Evaluation:**

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** American Savings Education Council

**Price:** \$18 per 100 plus shipping. March 2002 conference attendees can request the first 100 brochures from ASEC at no charge by sending a self addressed, stamped (\$5.20 postage), 9" x 12" (minimum size) padded envelope to: FSLA ASEC Brochures—Top Ten, American Savings Education Council, Suite 600, 2121 K Street NW, Washington, DC 20037-1896.

---

**Title:** *How Do I Get There From Here?*

**Abstract:** Guide to show people where to go for additional help. The brochure offers suggestions on finding a financial professional, including a list of questions to ask a potential financial professional and provides additional resources for the "do-it-yourselfer."

**Publication Year:** 2002

**Target Audience:**

**Reading level:**  
High School

**Interest Group:**  
General

**Language:**  
English

**Media Type:**

**Print:**  
Brochure, pamphlet, booklet

**Electronic:**  
Web site: [www.asec.org](http://www.asec.org)

**Content Descriptors:**

Saving/investing/asset management

**Evaluation:**

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** American Savings Education Council

**Price:** \$22 per 100 plus shipping. March 2002 conference attendees can request the first 100 brochures from ASEC at no charge by sending a self addressed, stamped (\$5.20 postage), 9" x 12" (minimum size) padded envelope to: FSLA ASEC Brochures—There, American Savings Education Council, Suite 600, 2121 K Street NW, Washington, DC 20037-1896.

---

**Title:** *The Power to Choose*

**Abstract:** ASEC's flagship brochure that answers the questions "Why should I save?" and "How do I get started?" The *Power to Choose* brochure was designed to encourage individuals to commit to saving and planning for their future.

**Publication Year:** 2002

Target Audience:

**Reading level:**  
High School

**Interest Group:**  
General

**Language:**  
English

Media Type:

**Print:**  
Brochure, pamphlet, booklet

**Electronic:**  
Web site: [www.asec.org](http://www.asec.org)

Content Descriptors:

Saving/investing/asset management

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** American Savings Education Council

**Price:** \$22 per 100 plus shipping. March 2002 conference attendees can request the first 100 brochures from ASEC at no charge by sending a self addressed, stamped (\$5.20 postage), 9" x 12" (minimum size) padded envelope to: FSLA ASEC Brochures—Power Brochures, American Savings Education Council, Suite 600, 2121 K Street NW, Washington, DC 20037-1896.

**Title:** *MoneyTalk: Creating an Interest in Interest*

**Abstract:** The MoneyTalk tool series is a series of guides designed to help parents and teachers discuss a variety of money issues with children and young adults. The MoneyTalk "Creating an Interest in Interest" tool includes lessons and activities designed to introduce and reinforce the concept of compound interest for teens and young adults ages 14-17+.

**Publication Year:** 2001

Target Audience:

**Reading level:**  
High School

**Interest Group:**  
General  
Parents and teachers of  
children and young adults  
ages 14-17+.

**Language:**  
English

Media Type:

**Print:**  
Brochure, pamphlet, booklet  
Curriculum guide

**Electronic:**  
Web site: [www.asec.org](http://www.asec.org)

Content Descriptors:

Saving/investing/asset management

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** American Savings Education Council

**Price:** \$32 per 100 plus shipping. March 2002 conference attendees can request the first 100 brochures from ASEC at no charge by sending a self addressed, stamped (\$5.20 postage), 9" x

12" (minimum size) padded envelope to: FSLL ASEC Brochures—MoneyTalk, American Savings Education Council, Suite 600, 2121 K Street NW, Washington, DC 20037-1896.

---

**Title:** *Ballpark Estimate*®

**Abstract:** An easy-to-use, one-page worksheet that helps individuals and couples quickly identify approximately how much they need to save to fund a comfortable retirement. Takes complicated issues like projected Social Security benefits and earnings assumptions on savings, and turns them into language and mathematics that are easy to understand.

**Publication Year:** 2002

**Target Audience:**

**Reading level:**  
High School

**Interest Group:**  
General  
Those with more than 10  
years until retirement

**Language:**  
English

**Media Type:**

**Print:**  
Worksheet

**Electronic:**  
Web site: [www.asec.org](http://www.asec.org)

**Content Descriptors:**

Saving/investing/asset management

**Evaluation:**

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Note:** An informal non-scientific survey accompanies individual copies of Ballparks mailed to those requesting the worksheet. Questions asked include "Did you use it?" "Did you change your behavior because of the results?" etc.

**Publisher:** American Savings Education Council

**Price:** Available at no charge online at [www.asec.org/ballpark](http://www.asec.org/ballpark) in pdf format. Ballpark can be downloaded from the ASEC web site and photocopied as necessary in unlimited quantities. The worksheet was designed to be easily photocopied. If you do not have web access, contact ASEC for originals that can be photocopied.

March 2002 conference attendees can request the first 100 brochures from ASEC at no charge by sending a self addressed, stamped (\$5.20 postage), 9" x 12" (minimum size) padded envelope to: FSLL ASEC Brochures—Ballpark, American Savings Education Council, Suite 600, 2121 K Street NW, Washington, DC 20037-1896.

---

### **Contact Information:**

Name: Cheri Meyer

Organization: ASEC

Address: 2121 K Street, NW

City: Washington

State: DC

Zip: 20037-1896

Phone Number: (202) 659-0670

Fax Number: (202) 775-6360

E-mail: [meyer@asec.org](mailto:meyer@asec.org)

Web Addresses: [www.asec.org](http://www.asec.org) and [www.choosetosave.org](http://www.choosetosave.org)

## **Certified Financial Planner Board of Standards**

### *Financial Planning Resource Kits and Savings Fitness Guide*

**Abstract:** As part of its mission to benefit the public, the CFP Board has developed a Financial Planning Resource Kit to educate consumers about the financial planning process. The kit contains informative brochures on how to select the right financial planner, how to check the background of a financial planner, and understand your rights as a financial planning client. Additionally, the CFP Board and the U.S. Department of Labor produced Savings Fitness: A Guide to your Money and Your Financial Future to help consumers meet their financial and retirement goals.

**Author:** Certified Financial Planner Board of Standards

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

Media Type:

**Print:**

Brochure, pamphlet, booklet

Content Descriptors:

Saving/investing/asset management

Retirement income sources

Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Order from:**

Organization: Certified Financial Planner Board of Standards

Address: 1235 Jefferson Davis Highway, Suite 602

City: Arlington

State: VA

Zip: 22202

Phone Number: (703) 414-5813

E-mail address of contact: [mwhitfield@cfp-board.org](mailto:mwhitfield@cfp-board.org)

**Contact Information:**

Name: Mashari Whitfield

Title: Government Relations Liaison

Organization: Certified Financial Planner Board of Standards

Address: 1235 Jefferson Davis Highway, Suite 602

City: Arlington

State: VA

Zip: 22202

Phone Number: (703) 414-5813

Fax Number: (703) 414-5815

E-mail: [mwhitfield@cfp-board.org](mailto:mwhitfield@cfp-board.org)

Web Address: [www.cfp-board.org](http://www.cfp-board.org)

## **Comfortable Retirement: Fantasy or Reality?**

*Purdue Extension*

**Abstract:** Learn what facts you need to look at to create a realistic plan that will enable you to have a comfortable retirement. Whether you are 20 or 70 the best things in life are worth planning for. Participants will receive a simple-to-understand, yet power-packed 30-page workbook that provides an easy step-by-step approach to financial planning for retirement.

**Author:** Rebecca Haynes-Bordas and Janet Bechman

**Publication Year:** 2000

### Target Audience:

#### **Reading level:**

High School

#### **Language:**

English

#### **Interest Group:**

General

Young Workers

Baby Boomers

Women

Minorities

Self-Employed

Pre-Retirees

### Media Type:

#### **Print:**

Fact sheet

Workbook

Curriculum guide

Resource list

#### **Audio-Visual:**

Overhead transparency

masters/script

#### **Electronic:**

Web site

PowerPoint presentation

### Content Descriptors:

Saving/investing/asset management

Interpersonal/intergenerational communications

Retirement income sources

Changing work patterns

### Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Publisher:** Purdue Extension—Marion County & Purdue University CES

**Price:** \$10.00—includes workbook and disk with PowerPoint and handouts

### **Order from:**

SEE BELOW

### **Contact Information:**

Name: Rebecca Haynes-Bordas

Organization: Purdue Extension—Marion County

Address: 6640 Intech Blvd., Suite 120

City: Indianapolis

State: IN

Zip: 46278-2012

Phone Number: (317) 275-9305

E-mail: [rebecca.haynes@ces.purdue.edu](mailto:rebecca.haynes@ces.purdue.edu)



## **Exploitation of Elders—Striking Back**

### **“Ditch the Pitch”**

**Abstract:** Objectives of the program include: Participants becoming more aware of the problem of elder fraud and abuse, participants becoming more aware of several schemes of which older adults might become victims, and participants gaining role-playing experience in dealing with unwanted solicitations. Program components include a video tape “They Can’t Hang Up,” copies of FTC fact sheet “Ditch the Pitch: Hang up on Telephone Hucksters,” copies of “13 Ways to Say No” handout, scenarios for participants to use in role play, copies of “Facts About Elder Fraud,” and a suggested script for the leader.

**Author:** Dena Wise, University of Tennessee and Josephine Turner, University of Florida

**Publication Year:** 2002

#### Target Audience:

**Reading level:**

10<sup>th</sup> Grade  
Trade School

**Interest Group:**

Over 60  
Young old (ages 60-75)

**Language:**

English

Oldest old (ages 75-80)  
Children of older citizens

#### Media Type:

**Print:**

Fact sheets and handouts  
Curriculum guide

**Audio-visual:**

Videotape

#### Content Descriptors:

Avoiding fraud

#### Evaluation: In pilot testing phase

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Publisher:** The University of Tennessee Agricultural Extension Service  
The University of Florida Cooperative Extension Service

#### **Contact Information:**

Name: Dena Wise, The University of Tennessee Agricultural Extension Service

E-mail: [dkwise@ext1.ag.utk.edu](mailto:dkwise@ext1.ag.utk.edu)

Phone: (865) 974-8792

Name: Jo Turner, The University of Florida Cooperative Extension Service

E-mail: [jturner@mail.ifas.ufl.edu](mailto:jturner@mail.ifas.ufl.edu)

Phone: (352) 392-1945

## **Family Development & Resource Management: Web Based Resources**

**Abstract:** The base program team will exhibit programs of excellence and demonstrate the ECOP Program Leadership Committee's web site. Information on how to submit programs of excellence related to financial security in later life will be distributed.

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

Media Type:

**Print:**

Resource list

**Contact Information:**

Name: Anna-Mae Kobbe

Title: National Program Leader

Organization: USDA-CSREES

Address: 1400 Independence Ave, SW

City: Washington State: DC

Zip: 20250-2225

Phone Number: (202) 720-2920

Fax Number: (202) 720-9366

E-mail: [akobbe@reeusda.gov](mailto:akobbe@reeusda.gov)

Web Address: [www.cesprograms.org](http://www.cesprograms.org)

## Federal Consumer Information Center Publications

Target Audience:

**Reading level:**  
High School

**Interest Group:**  
General

**Language:**  
English

Media Type:

**Print:**  
Brochure, pamphlet, booklet

**Electronic:**  
Web site: [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

Content Descriptors:

Saving/investing/asset management  
Health and long-term care risk  
management

Retirement income sources  
Changing health/independence  
Death and distribution of resources

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** Various federal agencies

**Price:** Free or very low cost

**Order from:**

Organization: Federal Consumer Information Center  
City: Pueblo                      State: CO                      Zip: 81009  
Telephone: 1-888-878-3256  
E-mail: [catalog.pueblo@gsa.gov](mailto:catalog.pueblo@gsa.gov)

**Contact Information:**

Name: Jim Zawada  
Title: Information Program Manager  
Organization: Federal Consumer Information Center  
Address: 1800 F St, NW Room G-142  
City: Washington                      State: DC                      Zip: 20405  
Phone Number: (202) 501-1794  
Fax Number: (202) 501-4281  
E-mail: [james.zawada@gsa.gov](mailto:james.zawada@gsa.gov)  
Web Address: [www.pueblo.gsa.gov](http://www.pueblo.gsa.gov)

## **Investment Company Institute Education Foundation**

### *Investing for Success*

**Abstract:** Workshop designed to address the “investment knowledge gap” between African Americans and the U.S. population at large. The workshop seeks to: strengthen the understanding among African Americans to opportunities to invest and build wealth; demystify the world of investments and the jargon that too often obscures it; contribute to realistic expectations about the risks and rewards of investing; and encourage long-term financial planning that can support African Americans’ efforts to save for their children’s education and secure their own retirements.

**Author:** Investment Company Institute Education Foundation

**Target Audience:**

**Reading level:**

College

**Interest Group:**

Baby Boomers

Minorities

**Language:**

English

**Content Descriptors:**

Saving/investing/asset management

Retirement income sources

**Evaluation:**

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Contact Information:**

Name: Denise Murray

Title: Director—Investor Awareness Programs

Organization: Investment Company Institute Education Foundation

Address: 1401 H Street, NW

City: Washington

State: DC

Zip: 20005

Phone: (202) 371-5420

Fax: (202) 326-5874

E-mail: [dmurray@ici.org](mailto:dmurray@ici.org)

Web Address: [www.ici.org](http://www.ici.org)

## Iowa State University Cooperative Extension

**Title:** *Retirement: Secure Your Dreams*

**Abstract:** Centered on a set of 13 publications that cover the full range of retirement planning topics. Also available for use with the publications is a curriculum (teaching guides for 8 lessons, PowerPoint slides, evaluation tools, marketing pieces, and summaries of retirement research).

**Author:** Iowa State University Extension

**Publication Year:** 2001

Target Audience:

**Reading level:**

High School

**Language:**

English

**Interest Group:**

General

Women

Farm Families

Young Workers

Minorities

Pre-Retirees

Baby Boomers

Self-Employed

Young-Old

Media Type:

**Print:**

Fact Sheet

Curriculum Guide

Resource List

**Audio-Visual:**

Overhead transparency  
masters

**Electronic:**

Web site

Content Descriptors:

Saving/investing/asset management

Changing health/independence

Health and long-term care risk management

Changes in life situations (widowhood,  
divorce)

Interpersonal/intergenerational  
communications

Retirement income sources

Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Publisher:** Iowa State University Extension Publications

**Price:** Free or \$0.50 for single copies of fact sheets.

\$50 licensing fee to access curriculum web site.

**Contact Information:**

Name: Barb Wollan

Title: Family Resource Management Field Specialist

Organization: Iowa State University Extension

Address: 735 2nd Street

City: Webster City

State: IA

Zip: 50595

Phone Number: (515) 832-9597

Fax Number: (515) 832-9599

E-mail: [bwollan@iastate.edu](mailto:bwollan@iastate.edu)

Web Address: [www.extension.iastate.edu](http://www.extension.iastate.edu)

**Title:** *Adult Children and Aging Parents: Conversations between Generations*

**Abstract:** These educational program components help families talk about and plan for changing needs in later life, increase family problem-solving skills and strengthen family relationships between generations. Topics include understanding later life change, family communication, health care decisions, planning for long-term care, legal matters and organizing records.

**Authors:** Colleen Jolly, MA, Iowa State University and Elizabeth Kiss, PhD, Purdue University.  
Project team: Donna Andrusyk, Janet Brown, Patricia Gorman, Mary Hughes, Susan McDonnell, Extension Field Specialists, Iowa State University

**Publication Year:** 1999

Target Audience:

**Reading level:**

High School

**Language:**

English

**Limitations:**

Designed for family resource management educators

**Interest Group:**

Baby Boomers

Over 60

Young Old (ages 60-75)

Oldest Old (ages 75-80)

Adult children of aging parents

Professionals who work with older families

Media Type:

**Print:**

Curriculum Guide

**Audio-Visual:**

Overhead transparency masters

**Electronic:**

On Web through purchases license agreement

Content Descriptors:

Health and long-term care risk management

Interpersonal/intergenerational communications

Changing health/independence

Aging parents

Death and distribution of resources

Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Publisher:** Iowa State University Extension Publications

**Price:** \$50.00—license agreement for access to web-based facilitator guide

**Order from:** Organization: Iowa State University Extension Distribution Center

To order a license agreement for the web-based facilitator guide access this URL:

[www.extension.iastate.edu/aging/conversations/license.html](http://www.extension.iastate.edu/aging/conversations/license.html)

URL available after March 20, 2002. Revised facilitator guide available June 1, 2002.

**Contact Information:**

Name: Colleen D. Jolly

Title: Extension Specialist

Organization: Iowa State University Cooperative Extension

Address: 1086C LeBaron Hall

City: Ames

State: IA

Zip: 50011-1120

Phone Number: (515) 294-4824

Fax Number: (515) 294-5507

E-mail: [cjolly@iastate.edu](mailto:cjolly@iastate.edu)

Web Address: [www.extension.iastate.edu/families](http://www.extension.iastate.edu/families)

**Title:** *Farm Savvy*

**Abstract:** Farm family business succession planning is a comprehensive process that involves the integration of strategic, retirement, transfer of asset and estate planning. The Farm Savvy manual contains educational material on these areas of planning and on a process of family business succession planning

**Author:** John R. Baker, et. al.

**Publication Year:** 1996

Target Audience:

**Reading level:**

High School

**Language:**

English

**Limitations:**

Instructor training required

**Interest Group:**

Young Workers

Women

Self-Employed

Farm Families

Pre-Retirees

Young Old (ages 60-75)

Media Type:

**Print:**

Workbook

**Audio-visual:**

Videotape

Overhead transparency masters

Content Descriptors:

Saving/investing/asset management

Health and long-term care risk management

Interpersonal/intergenerational  
communications

Retirement income sources

Changing work patterns

Changing health/independence

Aging parents

Death and distribution of resources

Changes in life situations (widowhood,  
divorce, etc.)

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** Iowa State University Extension Distribution Center

**Price:** \$50.00

**Contact Information:**

Name: John R. Baker

Title: Attorney at Law

Organization: Iowa State University Cooperative Extension

Address: 10861 Douglas Ave, Suite B

City: Urbandale

State: IA

Zip: 50322

Phone Number: (515) 727-0656

Fax Number: (515) 331-8908

E-mail: [jrbaker@iastate.edu](mailto:jrbaker@iastate.edu)

Web Address: [www.extension.iastate.edu/Pages/bfc](http://www.extension.iastate.edu/Pages/bfc)

---

**Title:** *Thinking Over An Early Retirement Offer*

**Abstract:** Multi-faceted web site designed to help workers make effective early retirement decisions and plans. Topics include income sources, health insurance, other employment options, and more. Links are included to ISU Extension publications and other reliable web sites (e.g. IRS, Department of Labor).

**Author:** Iowa State University Extension.

**Publication Year:** 2001 (with continuous updates)

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

Baby Boomers

Women

**Language:**

English

**Limitations:**

Geographic restrictions

Minorities

Pre-Retirees

Media Type:

**Print:**

Workbook

**Audio-visual:**

Videotape

Overhead transparency masters

Content Descriptors:

Saving/investing/asset management

Health and long-term care risk management

Interpersonal/intergenerational  
communications

Retirement income sources

Changing work patterns

Changing health/independence

Aging parents

Death and distribution of resources

Changes in life situations (widowhood,  
divorce, etc.)

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** Iowa State University Extension Distribution Center

**Price:** \$50.00

**Contact Information:**

Name: John R. Baker

Title: Attorney at Law

Organization: Iowa State University Cooperative Extension

Address: 10861 Douglas Ave, Suite B

City: Urbandale

State: IA

Zip: 50322

Phone Number: (515) 727-0656

Fax Number: (515) 331-8908

E-mail: [jrbaker@iastate.edu](mailto:jrbaker@iastate.edu)

Web Address: [www.extension.iastate.edu/Pages/bfc](http://www.extension.iastate.edu/Pages/bfc)

---

---

**Order all publications from:**

Organization: Iowa State University Extension Distribution Center

Address: 119 Printing and Publications Building

City: Ames

State: Iowa

Zip: 50011-3171

Phone Number: (515) 294-5247

E-mail: [pubdist@iastate.edu](mailto:pubdist@iastate.edu)



## **Medicare Toolkit Teaching Module: An Educational Resource for County Extension Educators**

**Abstract:** A new partnership initiative brings relevant and timely information about Medicare to beneficiaries and their families. Through a USDA-CSREES and CMS collaboration, a multifaceted Toolkit has been prepared for Medicare education. The Toolkit provides technical tools and subject matter background for Extension Educators. On-line evaluations will provide local, state, and national comparisons for reporting to policymakers. The Toolkit will be distributed to all 3,100 county Extension offices nationwide.

**Author:** USDA-CSREES and CMS

**Publication Year:** 2002

### Target Audience:

**Reading level:**

High School

**Language:**

English

**Limitations:**

Self-study training

**Interest Group:**

General

Limited resource

Over 60

Baby Boomers

Pre-Retiree's

Women

Minorities

Adult children of aging  
parents

Farm Families

Young old (ages 60-75)

Oldest old (ages 75-80)

### Media Type:

**Print:**

Fact sheet

Brochure, pamphlet,  
booklet

Curriculum guide

Resource list

**Audio-visual:**

Videotape

Overhead transparency  
masters

PowerPoint presentation

**Electronic:**

Web site

Online services

### Content Descriptors:

Health and long-term care risk management

### Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Publisher:** USDA-CSREES and CMS

**Order from:** To be arranged

### **Contact Information:**

Name: Mary Meehan-Strub

Title: Family Living Agent

Organization: University of Wisconsin Cooperative Extension

Address: 400 4<sup>th</sup> Street North

City: La Crosse State: WI

Zip: 54601

Phone Number: (608) 785-9593

Fax Number: (608) 789-4808

E-mail: [mary.meehan-strub@ces.uwex.edu](mailto:mary.meehan-strub@ces.uwex.edu)

Web Address: [www.uwex.edu/ces/flp/health](http://www.uwex.edu/ces/flp/health)

## Montana Family Financial Management Materials

**Abstract:** The Montana State University Extension Service has collaborated with professional organizations and state agencies within the state to inform citizens about new state and federal laws and policies that can help citizens save tax dollars and transfer properties to the next generation. Also included are retirement planning fact sheets and talking with aging parents about finances materials.

**Author:** Marsha A. Goetting, MSU Extension Family Economics Specialist

**Publication Year:** 1990-2001

### Target Audience:

#### **Reading level:**

High School

#### **Language:**

English

#### **Limitations:**

Geographic restrictions

#### **Interest Group:**

Young workers

Baby Boomers

Women

Farm families

Over 60

Pre-Retirees

Young old (ages 60-75)

Oldest old (ages 75-80)

Adult children of aging parents

### Media Type:

#### **Print:**

Fact Sheet

Brochure, pamphlet, booklet

#### **Electronic:**

Calculator program/activity

Web site

### Content Descriptors:

Saving/investing/asset management

Interpersonal/intergenerational communications

Retirement income sources

Aging parents

Death and distribution of resources

Changes in life situations (widowhood, divorce)

### Evaluation:

Have these materials been evaluated for impact? **Some have**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** Montana State University Extension Service

**Price:** Many of the family financial management materials can be downloaded from the web at [www.montana.edu/wwwpb/pubs/coned.html](http://www.montana.edu/wwwpb/pubs/coned.html). The estate planning materials can be downloaded from the web at [www.montana.edu/wwwpb/pubs/estate.html](http://www.montana.edu/wwwpb/pubs/estate.html)

### **Single copies of fact sheets are available from:**

Name: Marsha A. Goetting

Title: Family Economics Specialist

Organization: Montana State University Extension Service

Address: PO Box 172800

City: Bozeman State: MT

Zip: 59717

Phone Number: (406) 994-5695

Fax Number: (406) 994-4838

E-mail: [goetting@montana.edu](mailto:goetting@montana.edu)

## National Center on Women and Aging

**Title:** *Tips, Tools, & Tactics: The best resources for women's financial planning*

**Abstract:** There are thousands of resources in financial planning and money management but only a few are of the highest quality. Most women do not have the time or knowledge to identify appropriate materials. Organized in seven subject areas (including credit and debt, investment and savings, life transitions, housing, and paying for health care) this interactive, web-based directory identifies and links to those resources that are readable, understandable, accurate, and timely.

**Author:** National Center on Women and Aging

**Publication Year:** 2001/2002

**Target Audience:**

**Reading level:**

High School

**Language:**

English

Spanish

**Interest Group:**

General

Baby Boomers

Women

Minorities

Limited resource

Over 60

Pre-retirees

Young Old (ages 60-75)

Oldest Old (ages 75-80)

Adult children of aging parents

**Media Type:**

**Electronic:**

Web site: [www.heller.brandeis.edu/bestresources](http://www.heller.brandeis.edu/bestresources)

**Content Descriptors:**

Saving/investing/asset management

Retirement income sources

Changing health/independence

Aging parents

Death and distribution of resources

Changes in life's situations

**Evaluation:**

Have these materials been evaluated for impact? **No**

**Contact Information:**

Name: Arnaa Alcon, PhD

Title: Associate Director

Organization: National Center on Women and Aging

Address: Heller School MS035 Brandeis University

City: Waltham State: MA Zip: 02454

Phone Number: (781) 736-3866

Fax Number: (781) 736-3865

E-mail: [alcon@brandeis.edu](mailto:alcon@brandeis.edu)

Web Address: [www.heller.brandeis.edu/national](http://www.heller.brandeis.edu/national)

## National Endowment for Financial Education

**Title:** *The Wealth Care Kit*

**Authors:** NEFE

**Publication Year:** 2000

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

Media Type:

**Print:**

Fact Sheet

Content Descriptors:

Saving/investing/asset management

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Contact Person:**

Name: Margaret Sumner

Title: Secretary, President's Office

Phone Number: (303) 224-3506

E-mail: [mks@nefe.org](mailto:mks@nefe.org)

---

**Title:** *National Endowment for Financial Education Grant Application Guidelines, and Grant Application Check List and Tips*

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

Media Type:

**Print:**

Fact Sheet

Curriculum Guide

Content Descriptors:

Funding Resources

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Contact Person:**

Name: Marilyn H. Canfield

Title: Director of Grants Administration

Phone Number: (303) 224-3534

E-mail: [mhc@nefe.org](mailto:mhc@nefe.org)

---

**Title:** *Economic Independence Clearinghouse*

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

Media Type:

**Print:**

Fact Sheet

Content Descriptors:

Financial Education Resources

Evaluation:

Have these materials been evaluated for impact? **Yes—internally for NEFE use**

Are there evaluation or assessment tools that accompany these materials? **No**

**Contact Person:**

Name: Leann Wood Lupomech

Title: Project Assistant

Phone Number: (303) 224-3536

E-mail: [llw@nefe.org](mailto:llw@nefe.org)

---

---

**Publisher:** National Endowment for Financial Education

**General Contact Information:**

Organization: National Endowment for Financial Education

Address: 5299 DTC Blvd. Suite 1300

City: Greenwood Village State: CO Zip: 70111-3334

Phone Number: (303) 741-6333

Fax Number: (303) 220-0838

Web Address: [www.nefe.org](http://www.nefe.org)

**Order from:**

Organization: NEFE

Address: 5299 DTC Blvd. Suite 1300

City: Greenwood Village State: CO Zip: 70111-3334

Phone Number: (303) 741-6333

Available on the web at: [www.nefe.org](http://www.nefe.org)

## North American Securities Administrators Association (NASAA)

**Abstract:** NASAA, the oldest international organization devoted to investor protection, represents state securities administrators who educate investors and fight investment fraud at the local level through licensing and enforcement programs. The materials educate individual investors about the benefits and risks of investing online, working with financial services professionals and the types of investment fraud they need to be aware of.

**Author:** NASAA and NASAA committees

Target Audience:

**Reading level:**

High School

**Interest Group:**

General  
Investors

**Language:**

English

Media Type:

**Print:**

Brochure, pamphlet, booklet

Content Descriptors:

Saving/investing/asset management

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** NASAA

**Price:** Free

**Order from:**

Organization: NASAA

Address: 10 G Street, NE, Suite 710

City: Washington

State: DC

Zip: 20002

Phone Number: (202) 737-0900

E-mail: [clb@nasaa.org](mailto:clb@nasaa.org)

**Contact Information:**

Name: Cheryl Besl

Title: Director of Investor Education

Organization: NASAA

Address: 10 G Street, NE, Suite 710

City: Washington

State: DC

Zip: 20002

Phone Number: (202) 737-0900

Fax Number: (202) 783-3571

E-mail: [clb@nasaa.org](mailto:clb@nasaa.org)

Web Address: [www.nasaa.org](http://www.nasaa.org)

**U. S. Department of Health and Human Services**  
**Administration on Aging**

**Title:** *Web-based and other resources to assist older people and their caregivers*

**Abstract:** AoA is the federal agency dedicated to policy development, planning and the delivery of home and community-based services to older persons and their caregivers through the national aging network of state and local agencies on aging, tribal organizations, and service providers. AoA has an extensive array of web-based and other resources to assist older persons and their caregivers.

**Author:** Administration on Aging

Target Audience:

**Reading level:**

High School

**Language:**

English

Spanish

**Interest Group:**

General

Baby Boomers

Women

Over 60

Pre-retirees

Young Old (ages 60-75)

Oldest Old (ages 75-80)

Adult children of aging parents

Professionals

Media Type:

**Print:**

Fact sheet

Brochure, pamphlet, booklet

Resource list

**Electronic:**

Web site

1-800 number

Content Descriptors:

Health and long-term care risk  
management

Changing health/independence

Aging parents

Changes in life situations (widowhood,  
divorce)

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Contact Information:**

Name: Sherri Clark

Title: Aging Services Program Specialist

Organization: Administration on Aging

Address: 330 Independence Ave, SW Room 4747

City: Washington

State: DC

Zip: 20201

Phone Number: (202) 619-3955

Fax Number: (202) 260-1012

E-mail: [sherri.clark@aoa.gov](mailto:sherri.clark@aoa.gov)

Web Address: [www.aoa.gov](http://www.aoa.gov)

**U. S. Department of Labor**  
Pension and Welfare Benefits Administration

**Title:** *Women and Retirement Savings*

**Abstract:** A brochure that lays out some of the most important questions and answers that women should know about pensions and other retirement plans.

**Author:** U.S. Department of Labor

**Publication Year:** 2001

Target Audience:

**Reading level:**

High School

**Interest Group:**

Women

**Language:**

English

Spanish

Media Type:

**Print:**

Brochure, pamphlet, booklet

Content Descriptors:

Saving/investing/asset management

Retirement income sources

Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **No**

---

**Title:** *Savings Fitness: A guide to your financial future*

**Abstract:** This comprehensive guide is designed to help individuals get financially fit in order to save and prepare for the cost of retirement.

**Authors:** U.S. Department of Labor and CFP Board of Standards

**Publication Year:** 2001

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

Media Type:

**Print:**

Brochure, pamphlet, booklet

Content Descriptors:

Saving/investing/asset management

Retirement income sources

Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** National Endowment for Financial Education

---

**Title:** *Top Ten Ways to Prepare for Retirement*

**Abstract:** This brochure provides workers with 10 steps they can take today to prepare for the cost of retirement.

**Author:** U.S. Department of Labor

**Publication Year:** 2001

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

Spanish



Media Type:

**Print:**

Brochure, pamphlet, booklet

Content Descriptors:

Saving/investing/asset management

Retirement income sources

Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **No**

---

---

**Order from:**

Organization: US Department of Labor

Address: 200 Constitution Ave, NW—Rm. N5656

City: Washington State: DC Zip: 20210

Phone Number: (800) 998-7542

E-mail: [jacksonl@pwba.dol.gov](mailto:jacksonl@pwba.dol.gov)

**Contact Information:**

Name: Linda Jackson

Title: Retirement Savings Education Campaign Coordinator

Organization: U.S. Department of Labor

Address: 200 Constitution Ave, NW—Rm. N5656

City: Washington State: DC Zip: 20210

Phone Number: (303) 224-3506

Fax Number: (303) 220-0838

E-mail: [jacksonl@pwba.dol.gov](mailto:jacksonl@pwba.dol.gov)

**U.S. Department of the Treasury**  
**Savings Bond Marketing Office**

**Title:** *U. S. Savings Bonds: You Don't Have to Risk Everything Just to Get What You Want*

**Abstract:** Information about Series EE and I Savings Bonds

**Author:** U.S. Treasury Department, Bureau of the Public Debt

**Publication Year:** 2001

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

Spanish

Media Type:

**Print:**

Brochure, pamphlet, booklet

Content Descriptors:

Saving/investing/asset management

Evaluation:

Have these materials been evaluated for impact? No

Are there evaluation or assessment tools that accompany these materials? No

**Publisher:** Government Printing Office

**Price:** FREE

**Order from:**

Organization: Savings Bond Marketing Office

Address: 999 E Street, NW

City: Washington

State: DC

Zip: 20226

Telephone: (202) 691-3780

E-mail: [kyeager@bpd.treas.gov](mailto:kyeager@bpd.treas.gov)

**Contact Information:**

Name: Sally Spencer

Title: Director, Federal Programs

Organization: Savings Bonds Marketing Office

Address: 999 E Street, NW

City: Washington

State: DC

Zip: 20226

Phone Number: (202) 691-3794

Fax Number: (202) 208-1572

E-mail: [sspencer@bpd.treas.gov](mailto:sspencer@bpd.treas.gov)

Web Address: [www.savingsbonds.gov](http://www.savingsbonds.gov)

## U.S. Securities and Exchange Commission

### Office of Investor Education and Assistance

**Abstract:** The SEC educates investors on how to invest wisely and protect their savings from fraud through a variety of programs, including free publications (in English and Spanish) that describe in plain language how the securities industry works, how to invest wisely and avoid fraud, and where to turn for help. Our web site – at <http://www.sec.gov> -- features an online Complaint Center, hundreds of frequently asked questions about investing, interactive calculators and quizzes, information about online investing, and all of our publications and alerts. We encourage investors to submit their complaints or questions in writing. But investors may also call us at (202) 942-7040 or toll-free (800) SEC-0330.

#### **Publications:**

*Ask Questions*  
*Certificates of Deposit: Tips for Investors*  
*Cold Calling Alert*  
*Get the Facts on Saving and Investing*  
*How We Handle Complaints*

*International Investing*  
*Internet Fraud*  
*Investment Clubs*  
*Microcap Stock*  
*Variable Annuities*  
*Take Notes*

#### Target Audience:

##### **Reading level:**

High School

##### **Interest Group:**

General  
Investors of all ages and income levels

##### **Language:**

English  
Spanish

#### Media Type:

##### **Print:**

Brochure, pamphlet, booklet

##### **Electronic:**

Web site:

[www.sec.gov/investor.shtml](http://www.sec.gov/investor.shtml)

[www.sec.gov/investor/espanol.shtml](http://www.sec.gov/investor/espanol.shtml)

#### Content Descriptors:

Saving/investing/asset management

#### Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

#### **Contact Information:**

Name: Gerri Walsh

Title: Deputy Director

Organization: US Securities and Exchange Commission

Address: 450 Fifth Street, NW

City: Washington

State: DC

Zip: 20549-0213

Phone Number: (202) 942-7040

Fax Number: (202) 942-9634

E-mail: [walshg@sec.gov](mailto:walshg@sec.gov)

Web Address: [www.sec.gov](http://www.sec.gov)

## University of Nebraska Cooperative Extension

**Title:** *Consumer Health Policy: The Importance of Access to Care and Health Insurance in Rural Communities*

**Abstract:** Health insurance is a large chunk of rural residents' personal budgets, a group most likely to make private purchases of coverage. Increasing costs have forced many to drop coverage and delay treatment, increasing the cost of delivering health care. Rural health care infrastructures are also in budgetary stress. Extension resources will be offered that assist in bringing both groups together to serve their mutual interests.

**Author:** Mary Ellen Rider

**Publication Year:** 1999-2002

Target Audience:

**Reading level:**

High School

**Language:**

English

**Limitations:**

Geographic restrictions

**Interest Group:**

General

Young workers

Baby Boomers

Women

Self-employed

Farm families

Over 60

Pre-Retiree's

Young old (ages 60-75)

Adult children of aging parents

Media Type:

**Print:**

Fact sheet

Brochure, pamphlet, booklet

Resource list

**Electronic:**

Online services

Content Descriptors:

Health and long-term care risk management

Changing health/independence

Aging parents

Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Publisher:** University of Nebraska Cooperative Extension

**Price:** None except for password protected online courses. Price information available in brochures specific to online, non-credit courses.

**Order from:**

Mary Ellen Rider—SEE BELOW

**Contact Information:**

Name: Mary Ellen Rider

Title: Extension Specialist, Consumer Health Policy

Organization: University of Nebraska Cooperative Extension Division

Address: 131 Home Economics Building, UNL

City: Lincoln

State: NE

Zip: 68583-0801

Phone Number: (402) 472-0580

Fax Number: (402) 472-9170

E-mail: [merider1@unl.edu](mailto:merider1@unl.edu)

**Title:** *Taking the Next Step: Retirement Planning for Civil Service Employees*

**Abstract:** Baby Boomer Civil Service employees have begun to retire in record numbers. This web site based curriculum allows an individual to do confidential retirement planning in these areas: financial, time use, relationships, health, location, social, and transitioning from the office. Modification of the web site for Social Security based retirement is planned for completion by 2003.

**Author:** Kathy Prochaska-Cue, Dan Wheeler, Keith Niemann, Linda Tampl

**Publication Year:** 2002

Target Audience:

**Reading level:**  
High School

**Language:**  
English

**Interest Group:**  
Baby Boomers  
Over 60  
Pre-Retiree's

Media Type:

**Electronic:**  
Web site

Content Descriptors:

Saving/investing/asset management  
Health and long-term care risk  
management

Interpersonal/intergenerational  
communications  
Retirement income sources  
Changing work patterns

Evaluation:

Have these materials been evaluated for impact? **No**—*they will be used for the first time April 2002; follow-up evaluation will then be done*

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Publisher:** University of Nebraska Extension

**Price:** The web site will be free access; printed support materials available at a nominal charge.

**Order from:**

Kathy Prochaska-Cue at University of Nebraska Extension—SEE BELOW

**Contact Information:**

Name: Kathy Prochaska-Cue

Title: Extension Family Economist

Organization: University of Nebraska Extension

Address: 123 Home Economics

City: Lincoln State: NE

Zip: 68583-0801

Phone Number: (402) 472-5517

Fax Number: (402) 472-9170

E-mail: [mprochas@unlnotes.edu](mailto:mprochas@unlnotes.edu)

## University of Nevada Cooperative Extension

**Title:** *Seniors CAN: Independent Living for Older Adults*

**Abstract:** 15 lesson Seniors CAN program provides life-skills education to help seniors maintain high-quality independent living. Many lessons address aging-related financial issues: healthy, low-cost eating; cutting daily living expenses; employment opportunities; avoiding The consumer fraud; finding and utilizing assistance programs; reducing risks of crime victimization and risk reduction for short term illness.

**Author:** Claudia Collins

**Publication Year:** 2000

**Target Audience:**

**Reading level:**  
High School

**Language:**  
English  
Spanish

**Limitations:**  
Instructions in curriculum

**Interest Group:**

Over 60  
Pre-Retiree's  
Young old (ages 60-75)

Oldest old (ages 75-80)  
Adult children of aging parents

**Media Type:**

**Print:**  
Fact sheet  
Brochure, pamphlet, booklet  
Curriculum guide

**Content Descriptors:**

Health and long-term care risk management  
Retirement income sources  
Changing health/independence

**Evaluation:**

Have these materials been evaluated for impact? Yes  
Are there evaluation or assessment tools that accompany these materials? Yes

**Publisher:** University of Nevada Cooperative Extension

**Price:** \$35.00

**Order from:**

SEE BELOW

**Contact Information:**

Name: Claudia Collins

Title: Area Extension Specialist, Senior Issues

Organization: University of Nevada Cooperative Extension

Address: 2345 Red Rock Street, #100

City: Las Vegas State: NV Zip: 89146

Phone Number: (702) 257-5588

Fax Number: (702) 222-3100

E-mail: [collinsc@unce.unr.edu](mailto:collinsc@unce.unr.edu)

---

**Title:** *Retirement Planning for Farmers and Ranchers*

**Abstract:** Ranchers, farmers, and others in the ranks of the self-employed must initiate their own retirement plans. This fact sheet addresses retirement needs and options and financial planning considerations for farmers and ranchers, and directs the reader to additional sources of information including the online investing class, Investing For Your Future.

**Author:** Don Breazeale and Patricia Behal

**Publication Year:** 2001

**Target Audience:**

**Reading level:**

Trade School

**Language:**

English

**Media Type:**

**Print:**

Fact sheet

**Limitations:**

Geographic restrictions

**Interest Group:**

Self-employed

Farm families

Pre-Retiree's

**Content Descriptors:**

Saving/investing/asset management

**Evaluation:**

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** University of Nevada Cooperative Extension

**Order from:**

SEE BELOW

**Contact Information:**

Name: Patricia Behal

Title: Family Resource Management Specialist

Organization: University of Nevada Cooperative Extension

Address: PO Box 11130

City: Reno

State: NV

Zip: 89520

Phone Number: (775) 784-4848

Fax Number: (775) 784-4881

E-mail: [behalp@unce.unr.edu](mailto:behalp@unce.unr.edu)

Web address: [www.unce.unr.edu/western](http://www.unce.unr.edu/western)

## University of New Hampshire Cooperative Extension

**Title:** *Making a Will in New Hampshire*

**Abstract:** A will provides a distribution plan of probated property after death. This publication goes over the advantages of a will, disadvantages of dying without a will, appointment of guardians, hiring a lawyer and information to bring to the meeting, storage of a will and when to review the will.

**Authors:** Suzann Enzian Knight

**Publication Year:** 2001

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

**Limitations:**

Geographic restrictions—  
state specific laws

Media Type:

**Print:**

Brochure, pamphlet, booklet

Content Descriptors:

Aging parents

Death and distribution of resources

Changes in life situations (widowhood,  
divorce)

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** University of New Hampshire Cooperative Extension

**Price:** \$0.50

---

**Title:** *Making Money Work for You*

**Abstract:** A five-part workshop series designed for people concerned about their money, just starting out or struggling to make it paycheck to paycheck, looking to manage debt and begin saving. Workshop series covers goal setting, credit, insurance, stretching resources, spending choices, and making a spending and savings plan.

**Authors:** Suzann Enzian Knight, Katherine B. Fredette, Gail Kennedy, Marilyn Sullivan

**Publication Year:** 2001

Target Audience:

**Reading level:**

High School

**Interest Group:**

Young Workers

Working Poor

**Language:**

English

Media Type:

**Print:**

Workbook

Curriculum guide

**Audio-Visual:**

Overhead transparency masters

PowerPoint presentation

Content Descriptors:

Saving/investing/asset management

Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Publisher:** University of New Hampshire Cooperative Extension

**Price:** \$65.00

---



**Title:** *Taking Charge of Your Finances*

**Abstract:** A four part workshop series designed for people looking to achieve personal goals (retirement, vacation, college, etc.) by gaining financial management skills to help reduce debt, increase savings, communicate about finances within the household, understand insurance coverage, and set up and follow a spending/savings plan.

**Authors:** Suzann Enzian Knight and Katherine B. Fredette

**Publication Year:** 2001

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

Media Type:

**Print:**

Workbook

Curriculum guide

**Audio-Visual:**

Overhead transparency masters

PowerPoint presentation

Content Descriptors:

Saving/investing/asset management

Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **Yes**

**Publisher:** University of New Hampshire Cooperative Extension

**Price:** \$65.00

---

**Title:** *Your Valuable Papers*

**Abstract:** Organizing financial papers is the best investment of time a person can make. In this publication, a person records financial advisors, employment records, health records, insurance, real estate, loans, credit cards, savings, and investments. Planning ahead by completing these forms can save time and money if emergencies or deaths occur.

**Authors:** Suzann Enzian Knight

**Publication Year:** 1999

Target Audience:

**Reading level:**

High School

**Interest Group:**

General

**Language:**

English

Media Type:

**Print:**

Brochure, pamphlet, booklet

**Audio-Visual:**

Overhead transparency masters

PowerPoint presentation

Content Descriptors:

Saving/investing/asset management

Aging parents

Death and distribution of resources

Evaluation:

Have these materials been evaluated for impact? **No**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** University of New Hampshire Cooperative Extension

**Price:** \$1.00

---

**Order from:**

Organization: University of New Hampshire Cooperative Extension

Address: Publications Center, 16 Nesmith Hall, 131 Main St.

City: Durham                      State: NH                      Zip: 03824

Phone Number: (603) 862-2346

E-mail: [suzann.knight@unh.edu](mailto:suzann.knight@unh.edu)

**Contact Information:**

Name: Suzann Enzian Knight

Title: Extension Specialist, Family Resource Management

Organization: University of New Hampshire Cooperative Extension

Address: 308 Pettee Hall, 55 College Road

City: Durham                      State: NH                      Zip: 03824

Phone Number: (603) 862-0092

Fax Number: (603) 862-3271

E-mail: [suzann.knight@unh.edu](mailto:suzann.knight@unh.edu)

**Your Retirement Planning Checklist**  
***Plan Well, Retire Well: a How-to Guide Tool***  
*University of Illinois Extension*

**Abstract:** Helps develop your personal retirement plan. The package includes eight checklists that cover a range of topics such as investing and savings vehicles, taxes and insurance, as well as personal and family considerations that are often overlooked in retirement planning. On each checklist, time guidelines are provided for performing specific tasks.

**Author:** University of Illinois Extension Consumer and Family Economics Educators Karen Chan, Charlotte Crawford, and Mary Ann Fugate

**Publication Year:** 2002

Target Audience:

**Reading level:**

High School

**Language:**

English

**Interest Group:**

General

Minorities

Pre-Retiree's

Young workers

Self-employed

Young old (ages 60-75)

Baby Boomers

Farm Families

Employers, Human Resource

Women

Over 60

Personnel

Media Type:

**Print:**

Fact sheet

Workbook

Self-study guide

Content Descriptors:

Saving/investing/asset management

Changing work patterns

Health and long-term care risk management

Death and distribution of resources

Interpersonal/intergenerational communications

Changes in life situations (widowhood, divorce)

Retirement income sources

Evaluation:

Have these materials been evaluated for impact? **Yes**

Are there evaluation or assessment tools that accompany these materials? **No**

**Publisher:** University of Illinois Extension

**Price:** \$16 plus shipping and handling

**Order from:**

Organization: University of Illinois P262

Address: 1917 S. Wright

City: Champaign

State: IL

Zip: 61820

Phone Number: (800) 345-6087

E-mail: [acespubs@uiuc.edu](mailto:acespubs@uiuc.edu)

**Contact Information:**

Name: Angela Lyons

Title: Extension Specialist and Assistant Professor

Organization: University of Illinois

Address: 1301 W Gregory Drive, 326 Mumford Hall, MC-710

City: Urbana

State: IL

Zip: 61801

Phone Number: (217) 244-2612

Fax Number: (217) 333-5538

E-mail: [anglyons@uiuc.edu](mailto:anglyons@uiuc.edu)

## Speakers List

### **Arnaa Alcon, Ph.D.**

Associate Director, National Center on Women and Aging  
Heller School MS 035  
Brandeis University  
Waltham, MA 02454  
781-736-8679 or 800-929-1995; FAX: 781-736-3865  
alcon@brandeis.edu  
<http://www.heller.brandeis.edu/national>

Arnaa Alcon is a senior research associate at the Heller School for Social Policy and Management at Brandeis University and associate director of the National Center on Women and Aging (NCWA) where she designs and carries out research relevant to midlife and older women.

The mission of the National Center on Women and Aging is to improve the lives of midlife and older women through research, policy analysis, and community education. The Center's work focuses on economic security, health, and caregiving—recommending feasible solutions to policy makers and to women themselves. The Center works in partnership with a broad array of women's and aging organizations, fostering collaborative ventures that help women better greet the challenges that await them. By drawing together these diverse organizations, the Center serves as a focal point for the critical issues that touch women's lives and livelihoods in their middle and later years.

Arnaa holds a Master of Social Work degree and certification in gerontology from Boston University and a Doctorate from the Heller School where her work has focused on economic security for women over the life course.

### **Michael Avery**

Kansas City Neighborhood Alliance  
3822 Summit, Suite 200  
Kansas City, Missouri 64111  
816-753-8600; FAX: 816-753-6397  
mavery@kc-na.org  
<http://www.kc-na.org>

As Chief Operating Officer of the Kansas City Neighborhood Alliance, Mr. Avery is responsible for programming, training, and the comprehensive development of the financial literacy initiative offered by the agency. He is also responsible for coordinating the activities of the highly skilled staff. Mr. Avery oversees the development of major physical, financial, and social programs designed to strengthen the infrastructure of Kansas City neighborhoods. Prior to joining the Kansas City Neighborhood Alliance, Mr. Avery was President of Avery Training International, the world's leader in on-site corporate training and consulting. In the last 10 years, Mr. Avery has perfected what has come to be known as *Consultative On-Site Training*. He is considered to be one of the most dynamic and intellectually stimulating speakers in the world.

### **Jan R. Bennett**

University of Florida Extension - Collier County  
14700 Immokalee Road  
Naples, FL 34120-1468  
941-353-4244; FAX: 941-353-7127  
nfn07248@naples.net

Jan Bennett has been an Extension Educator with the University of Florida in Collier County since 1977. She has bachelor's and master's degrees in home economics education, and is professionally certified in Family and Consumer Sciences by AAFCS. Her subject matter areas include personal money management, food safety, consumer education, foods and nutrition, and volunteer leadership. She is the recipient of the Florence Hall, Distinguished Service and Continued Excellence Awards from the National Extension Association of Family and Consumer Sciences.

**Don Blandin**

President, American Savings Education Council  
Suite 600  
2121 K Street, NW  
Washington, DC 20037-1896  
202-572-7420; FAX: 202-775-6360  
blandin@asec.org  
<http://www.asec.org>

Don Blandin was appointed president of ASEC in January 1996. Established in July 1995, ASEC is a coalition of private- and public-sector institutions that undertake initiatives to raise public awareness about what is needed to ensure long-term personal financial independence.

ASEC works through its partners to educate Americans on all aspects of personal finance, saving, and wealth development, including credit management, college savings, home purchase, and retirement planning. ASEC develops and distributes educational materials, all of which are available in hard copy at: <http://www.choosetosave.org>. ASEC is part of the EBRI Education and Research Fund (EBRI-ERF), a 501(c)(3) nonprofit, educational organization.

Don serves on several boards including: the Jump\$tart Coalition for Personal Financial Literacy as Vice President of the Board of Directors; the National Foundation for Credit Counseling as an executive committee member of the board; and the Certified Financial Planner Board of Standards as a member of the Board of Governors.

Named by the U.S. Secretary of the Treasury, Don also serves as Chair of Education Councils for the United States Savings Bonds program. In addition, he was a delegate to both the 1998 and 2002 White House/Congressional National Summit on Retirement Savings. Don holds a Master of Public Administration degree from The American University in Washington, DC and a Bachelor of Arts in Political Science from California State University, Hayward.

**Stephen Brobeck**

Executive Director, Consumer Federation of America  
1424 16th Street, NW  
Washington, DC 20008  
202-387-6121; FAX: 202-265-7989  
sbrobeck@consumerfed.org

Steve Brobeck has served as executive director of the Consumer Federation of America since 1980. From 1976 to 1979 he was a board member and vice president. As a federation of 285 groups with more than 50 million members, CFA is the nation's largest consumer advocacy organization.

As CFA executive director, Brobeck frequently testifies before Congressional committees and is interviewed by national news media. He also has co-authored commercially published consumer guides to banking and product safety.

During the 1970s, Brobeck held the position of assistant professor of American Studies at Case Western Reserve University. Since then, he has served as a visiting associate professor of consumer economics at Cornell University and as an adjunct associate professor of consumer economics at the University of Maryland. He also has published research on social change, including the first annotated bibliography of the consumer movement and an encyclopedia of the consumer movement, which he edited.

Brobeck, who was born in 1944, graduated from Wheaton College (IL) with high honors and earned a Ph.D. in American Studies from the University of Pennsylvania. He is listed in "Who's Who in America" and serves on boards of several nonprofit organizations. From 1990 to 1996, he served as a director of the Federal Reserve Bank of Richmond.

**Ric Edelman**

One of the nation's best-known financial advisors, Ric is author of the #1 New York Times bestseller *Ordinary People, Extraordinary Wealth*, as well as the bestsellers *The Truth About Money*, *The New Rules of Money*, and his latest *Financial Security in Troubled Times*. He is founder and chairman of Edelman Financial Services Inc., which according to Bloomberg, is now the fifth-largest independent financial planning and investment management firm in the nation, handling \$1.7 billion in client assets. Ric is also the popular host of radio and TV shows, writes a syndicated news column, publishes a monthly newsletter, and has created one of the most popular personal financial web sites at: <http://www.ricedelman.com>.

**Rebecca Haynes-Bordas**

Purdue Extension-Marion County  
6640 Intech Blvd., Suite 120  
Indianapolis, IN 46278-2012  
317-275-9305; FAX: 317-275-9309  
[rebecca.haynes@ces.purdue.edu](mailto:rebecca.haynes@ces.purdue.edu)  
<http://www.ces.purdue.edu/marion>

Rebecca Haynes-Bordas is an Extension Educator and Accredited Financial Counselor (AFC) with Purdue Extension-Marion County (Indianapolis, IN) specializing in Family Resource Management. She received her Bachelor of Science degree from Purdue University and her Master of Arts from Saint Joseph College in West Hartford, CT. Through the Extension System in Virginia and Indiana, Rebecca has taught a variety of programs to improve the quality of life for families at home and in the community. She is the co-author of "Making Your Money Work," a financial literacy curriculum developed for Individual Development Account holders in Indianapolis and used in over 30 states.

**Ellen Burton**

University of Illinois Extension  
East Peoria Extension Center, 727 Sabrina Drive  
East Peoria, IL 61611  
309-694-7501; FAX: 217-694-7882  
[burtone@mail.aces.uiuc.edu](mailto:burtone@mail.aces.uiuc.edu)  
<http://web.aces.uiuc.edu/cfe>

Ellen Burton is an Extension Educator in Consumer and Family Economics for University of Illinois Extension. She addresses consumer issues in Illinois focusing on financial management: including credit, retirement, and money management.

**Karen Chan**

University of Illinois Extension  
Chicago Center, 216 W. Jackson, Suite 625  
Chicago, IL 60606  
618-578-9956; FAX: 312-578-9957  
[chank@mail.aces.uiuc.edu](mailto:chank@mail.aces.uiuc.edu)  
<http://web.aces.uiuc.edu/cfe>

Karen Chan is an Extension Educator in Consumer and Family Economics for University of Illinois Extension. She addresses consumer issues in Illinois focusing on financial management: including credit, retirement, and money management.

**Colien Hefferan, Administrator**

USDA/CSREES  
1400 Independence Ave, SW  
305 A Whitten Building  
Washington, DC 20250  
202-720-4423; FAX: 202-720-8987  
[chefferan@reeusda.gov](mailto:chefferan@reeusda.gov)  
<http://www.reeusda.gov>

Dr. Hefferan became Administrator of Cooperative State Research, Education, and Extension Service (CSREES) on October 7, 2000. She joined the U.S. Department of Agriculture (USDA) in 1979 as an economist with the Family Economics Research Group, Agricultural Research Service. She transferred to the Cooperative State Research Service in 1988, where she served as Deputy Administrator for Natural Resources, Food, and Social Sciences. With the establishment of CSREES, Dr. Hefferan was named the Deputy Administrator for Competitive Research Grants and Award Management. In August 1995, she moved to the Office of the Administrator serving as either the Acting Administrator or the Associate Administrator of the Agency until 2000.

Prior to joining USDA, she served on the faculty at the Pennsylvania State University, as an adjunct faculty member at the University of Maryland, and as a research fellow at the Australian National University in Canberra. She has authored more than 60 research articles and chapters, edited several books on economic issues and trends influencing families and consumers, and spoken widely on issues related to advancing agricultural research and education. In 2000, she was honored with a Presidential Rank Award as a Distinguished Federal Executive. Dr. Hefferan has a Ph.D. and M.S. Degree from the University of Illinois, and a B.S. Degree from the University of Arizona.

### **Pat Hildebrand**

University of Illinois Extension  
Effingham Extension Center, 1209 Wenthe Drive  
Effingham, IL 62401  
217-347-5126; FAX: 217-347-5150  
hildebrandp@mail.aces.uiuc.edu  
<http://web.aces.uiuc.edu/cfe>

Pat Hildebrand is an Extension Educator in Consumer and Family Economics for University of Illinois Extension. She addresses consumer issues in Illinois focusing on financial management: including credit, retirement, and money management.

### **Cindy Hounsell**

Women's Institute for a Secure Retirement (WISER)  
1920 N Street, NW, Ste. 300  
Washington, DC 20036  
202-393-1990; FAX: 202-393-5890  
wiserwomen@aol.com  
<http://www.wiser.heinz.org>

Cindy Hounsell is the Executive Director of **WISER**, the Women's Institute for a Secure Retirement. She is committed to increasing retirement income for women, has testified before Congress and written several columns and papers on Women and Social Security and Pensions. Most recently, she co-authored, *What Every WOMAN Needs to Know About MONEY And RETIREMENT: A Simple Guide*, a booklet that appeared in *Good Housekeeping* magazine and *Attaché* magazine. She has been quoted in numerous newspapers and publications, appeared on ABC, CBS, CNN, CNBC, Fox Morning News & Financial News and interviewed by Diane Sawyer on Good Morning America.

Ms. Hounsell earned her law degree from the City University of New York Law School, and served as a Women's Law and Public Policy Fellow at Georgetown University Law Center. She was an officer of the Independent Union of Flight Attendants and Stewardesses for Women's Rights. She has been quoted in numerous newspapers and publications, appeared on ABC, CBS, CNN, CNBC, Fox Morning News & Financial News and an interview with Diane Sawyer on Good Morning America.

### **Pat Humphlett**

Women's Institute for a Secure Retirement (WISER)  
1920 N Street, NW, Ste. 300  
Washington, DC 20036  
202-393-1990; FAX: 202-393-5890  
phumphlett@wiserwomen.org

<http://www.wiser.heinz.org>

Patricia Humphlett is the Program Director for **WISER**'s *POWERCenter* project, a joint project of the Women's Institute for a Secure Retirement and the National Center on Women & Aging and is funded by the U.S. Administration on Aging. Ms. Humphlett is an attorney experienced in assisting women with pensions, divorce, and retirement problems. She previously worked at the Pension Rights Center, as the Director of the National Pension Assistance Project, where she provided training and assistance on pension law and policy. She also worked for the Public Service Activities Corporation of the D.C. Bar and at the Society for Human Resource Management. Prior to law school, she worked for seven years in the Science Policy Division at the Congressional Research Service at the Library of Congress. Ms. Humphlett is a graduate of Duke University and the George Washington University Law School.

**Jennifer Hunt**

University of Illinois Extension  
Springfield Extension Center, P. O. Box 8199  
Springfield, IL 62791  
217-782-6515; FAX: 217782-8886  
huntj@mail.aces.uiuc.edu  
<http://web.aces.uiuc.edu/cfe>

Jennifer Hunt is an Extension Educator in Consumer and Family Economics for University of Illinois Extension. She addresses consumer issues in Illinois focusing on financial management: including credit, retirement, and money management.

**D. Elizabeth Kiss**

Family Resource Management Specialist  
Purdue University  
1262 Matthews Hall, Room 302D  
West Lafayette, IN 47907-1262  
765-494-8299; FAX: 765-494-0869  
dekiss@purdue.edu

Elizabeth Kiss is an Assistant Professor and Extension Specialist, Family Resource Management, in the Department of Consumer Sciences and Retailing at Purdue University. Her Extension and research activities concentrate on the economic well-being of individuals and families. Developing the financial literacy of youth, improving the financial management skills of adults, and enhancing the marketplace know-how of consumers of all ages are primary areas of focus. Elizabeth earned her Ph.D. in Family and Consumption Economics from the University of Illinois, Urbana-Champaign.

**Angela C. Lyons**

Assistant Professor, Department of Agricultural and Consumer Economics  
University of Illinois  
326 Mumford Hall, 1301 West Gregory Drive  
Urbana, IL 61801  
217-244-2612; FAX: 217-333-5538  
anglyons@uiuc.edu

Angela Lyons is an Assistant Professor and Extension Specialist in Consumer and Family Economics at the University of Illinois-Urbana. She focuses on topics related to family finance and household economics. Her research investigates the extent to which financial innovations have provided greater availability and affordability of credit to low-income, minority, and divorced families. She also examines issues related to household delinquency and bankruptcy; gender, and minority differences in household investment decisions; and issues related to student borrowing.

**Sue Maes**

Senior Development Officer  
Kansas State University  
Educational Communication Center



128 Dole Hall  
Manhattan, KS 66506-6902  
785-532-7041; FAX: 785-532-7355  
scmaes@ksu.edu

Sue Maes is Senior Development Officer for the Educational Communications Center at Kansas State University. In this role she provides leadership to the campus, Regents System, and State in the development of telecommunications and multimedia infrastructure, training, development, and evaluation for outreach and on-campus efforts of Kansas State University. Over a span of ten years she served as Assistant Dean, Director of Academic Outreach, and Director of Planning and Resource Development in the Division of Continuing Education at KSU. For many years she served as executive director of UFM–Community Learning Center. While in that position she authored state legislation that created the Community Resource Program.

Professionally on a national level, she established the Rural Clearinghouse for Lifelong Education and Development, a national organization which works to advocate access for rural adults to higher education. Maes is a founding member and current member of the board of directors for the Association for Community Based Organizations, a national organization dedicated to assisting low-income and minority education organizations. She is immediate past-president of the University Continuing Education Association, a national association.

Nationally she has had extensive involvement in grant projects from the US Department of Education, Fund for the Improvement of Post Secondary Education, W. K. Kellogg Foundation, John D. and Catherine T. MacArthur Foundation, National Endowment for the Humanities, U.S. Department of Agriculture, The Ford Foundation, and the US Department of Commerce. For the past several years she has been involved in over two million dollars per year in successful applications.

She has developed grant workshops for the Kansas Department of Social and Rehabilitation Services and for K-State Research and Extension. She sits on the Board of the Manhattan Community Foundation and chairs the grants committee. She also authored the proposal that established the social service funding program for the City of Manhattan.

Maes is co-author of the publications *Literacy in Rural America; A Study of Current Needs and Practices*, *Accommodating Change and Diversity; Multicultural Practices in Rural Schools*, a report for The Ford Foundation, and a chapter in *Education in the Rural American Community: A Lifelong Process*. She served on the Editorial Board of *Rural Special Education Quarterly*. In November, 2000 Maes was inducted into the International Adult and Continuing Education Hall of Fame. Maes holds a Ph.D. in Counseling and Educational Psychology from Kansas State University.

**Jane H. Margesson**

Senior Marketing Analyst  
AARP Legal Services Network  
429 Fourth Avenue, Suite 1706  
Pittsburgh, PA 15219  
412-261-5025 or 800-633-4496 ext.115; FAX: 412-261-3817  
jmargesson@aarp.org  
<http://www.aarp.org/LSN>

Jane H. Margesson is Senior Marketing Analyst for the AARP Legal Services Network (LSN), located in Pittsburgh, PA. She was part of the design team for the LSN, now in its sixth year, and is currently managing member marketing. Jane was also part of the team that tested the original Legal Checkup seminar model in 1993. Prior to her work at AARP, she worked for recycling and social advocacy programs as both fundraiser and educator. She has served on the Board of Directors of Southwest Services & LifeSpan. Jane is a graduate of Trinity College in Hartford, CT.

**Denni Maynard**

Director of the Office of Media Development  
Social Security Administration  
6401 Security Boulevard  
Baltimore, MD 21235  
410-965-3978; FAX: 410-965-4295  
denni.maynard@ssa.gov  
<http://www.ssa.gov>

Denni Maynard is the Director of the Office of Media Development at the Social Security Administration where she oversees a staff of 40 people responsible for the agency's internal and external communications program, including: The Social Security Statement, more than 100 informational publications, public service announcements, Internet/Intranet, foreign language informational materials, and employee newsletters.

**Paul E. McNamara**

University of Illinois Extension  
437 Mumford Hall  
1301 W. Gregory Drive  
Urbana, IL 61801-3605  
217-333-3769; FAX: 217-333-5538  
mcnamar1@uiuc.edu  
<http://www.ace.uiuc.edu/faculty/mcnamara>

Paul E. McNamara is an Extension Specialist with the University of Illinois Extension and an Assistant Professor at the University of Illinois at Urbana-Champaign in the Department of Agricultural and Consumer Economics. His extension and research appointment is in the area of consumer economics. His Ph.D. is from the University of Minnesota, Department of Applied Economics, with a minor in health economics. He also holds a Master in Public Policy degree from the Kennedy School of Government at Harvard University. His research interests focus on the intersection of health economics, consumer and family economics, and public policies affecting consumer and family welfare. Dr. McNamara is active in consumer and health issues in Illinois and serves on the Board of the Illinois Rural Health Association.

**Denise Murray**

Investment Company Institute  
1401 H Street, NW  
Washington DC 20005  
202-326-5420; FAX: 202-326-5874  
dmurray@ici.org

Denise Murray is Director-Investor Awareness Programs at the Investment Company Institute (ICI) in Washington, DC. Denise manages ICI's *Investing for Success* program. *Investing for Success* is a partnership of the National Urban League, the Coalition of Black Investors-Investment Education Fund and the Investment Company Institute Education Foundation that is designed to address an "investment knowledge gap" between African Americans and the U.S. population at large. Prior to joining ICI Denise spent five years at Charles Schwab & Co., Inc. as a broker and Senior Investment Education Specialist. Denise obtained an MS in Gerontology from the University of South Florida, an MBA in Finance from Clark Atlanta University, and a BS in Education from the University of Connecticut.

**Barbara O'Neill, Ph.D., CFP, AFC, CHC, CFCS**

Professor and Family & Consumer Sciences Educator  
Interim Extension Specialist in Financial Resource Management  
Rutgers Cooperative Extension  
3 High Street, First Floor  
Newton, NJ 07860  
973-579-0985; FAX: 973-579-0996  
oneill@aesop.rutgers.edu  
<http://www.rce.rutgers.edu/money2000>

Dr. Barbara O'Neill holds the rank of full professor at Cook College, Rutgers University. She has been Family and Consumer Sciences Educator in Sussex County since 1978 and has taught almost 1,000 classes and speaking engagements to over 22,000 adult learners. She is also Rutgers Cooperative Extension's Interim Extension Specialist in Financial Resource Management. Dr. O'Neill is a prolific writer: she has written over 1,500 consumer newspaper articles and over 100 articles for academic journals, conference proceedings, and other professional publications. She specializes in personal financial management education and is a certified financial planner (CFP), accredited financial counselor (AFC), certified housing counselor (CHC), and certified in family and consumer sciences (CFCS). Dr. O'Neill has held various leadership roles in state and national professional associations and is currently serving as President-Elect (2002) of the Association of Financial Counseling and Planning Education (AFCPE). She is the author of two trade books, *Saving on a Shoestring* and *Investing on a Shoestring*, both published by Dearborn Financial Publishing, two financial case study textbooks, and four book chapters. Dr. O'Neill received her Ph.D. in family financial management from Virginia Tech and holds a master's degree in consumer economics from Cornell University and a B.S. in home economics education from the State University of New York at Oneonta.

**Lance Palmer**

Utah State University  
1320 N. 200 E. #527  
Logan, UT 84341  
435-753-7873  
lancepalmer@cc.usu.edu

Lance Palmer is a doctoral student in the Department of Human Environments at Utah State University in Logan. He received his MBA from the University of Utah. He is currently working with Dr. Jean Lown and Dr. Barbara O'Neill on the National Endowment for Financial Education (NEFE) Guidebook for Late Savers project.

**Mary Ellen Rider**

Extension Specialist, Consumer Health Policy  
University of Nebraska-Lincoln  
131 Home Economics Building  
Lincoln, NE 68583-0801  
402-472-0580; FAX: 402-472-9170  
merider1@unl.edu  
<http://chrfs.unl.edu/rider.htm>

Dr. Rider rose to the ranks of Extension via education at Florida State, University of Georgia, and University of Missouri. Dr. Rider's research has moved from a focus on the financial implications of chronic illness (AIDS) to consumer's understanding of health insurance. Her Nebraska Extension responsibilities are within the area of Consumer Health Policy, health policy from a consumer perspective. Defined by Nebraska's Health Care in Transition Action Plan, the current focus is access to care and health insurance issues at the macro level (health systems and communities) and micro level (individuals and families).

In 2002, the health care in transition team is featuring its on-line modules on long term care and health insurance. In addition, they support the work for the Nebraska Rural Health Association and the Nebraska Rural Health Institute. They are a key partner and planner for the latter. Conference responsibilities while in Myrtle Beach include presenting Nebraska's experience with a long term care on-line module and sharing consumer health policy curriculum.

**Daniel B. Smith**

Dean and Director  
103 Barre Hall  
Clemson University  
Clemson, SC 29634  
864-656-3382; FAX: 864-656-5819  
dbsmith@clemson.edu

Dr. Dan Smith has served as the Dean and Director of the Cooperative Extension Service at Clemson University since 1998. Prior to that he served as Director for the School of Applied Science and Agribusiness and Assistant Director, Extension and Research. Dr. Smith earned his Ph.D. in Agricultural Economics at the University of Kentucky in 1973. He holds a M. S. in Agricultural Economics from the University of Tennessee and a B. S. in Agricultural Business from Auburn University.

**Neal T. Vines**

Director, Information and Communication Technologies  
College of Agricultural Sciences  
Pennsylvania State University  
106 B Agricultural Administration Building  
University Park, PA 16802-2602  
Phone: 814-863-7883; FAX: 814-865-1068  
ntv1@psu.edu  
<http://www.ict.cas.psu.edu>

Neal Vines is the director of Information and Communication Technologies in the College of Agricultural Sciences at The Pennsylvania State University. The Information and Communication Technologies (ICT) unit provides services to the college and cooperative extension including video production and conferencing, publishing, news and media relations, information technology, Web development, distance education, computer training and support, and exhibit design.

Neal was an area farm management agent and district computer resource agent with Virginia Cooperative Extension before becoming director of Extension Information Systems. In 1998, Neal became the first director of Agriculture Information Systems at Purdue University.

In his position at Penn State, Neal provides leadership for information technology and communication initiatives, is responsible for incorporating technology objectives into the college's strategic plans, and implements strategies for identifying and reaching the college's key audiences.

During his twenty-two years in cooperative extension, he has worked on numerous programs at the local, state and national levels. He has worked with community development programs involving information technology and continues to be actively involved addressing technology needs at the county and state level.

**James C. Wade**

Immediate Past Chair, Extension Committee on Organization and Policy (ECOP)  
Associate Dean and Associate Director  
University of Maryland Cooperative Extension Service  
1202 Symons Hall  
College Park, MD 20742-5565  
301-405-2907; FAX: 301-405-2963  
jw241@umail.umd.edu

Dr. James C. Wade serves as Associate Dean and Associate Director of Maryland Cooperative Extension as part of the College of Agriculture and Natural Resources. Maryland Cooperative Extension is a cooperative venture of the University of Maryland, College Park and the University of Maryland Eastern Shore. Dr. Wade is also a member of the faculty in the Department of Agricultural and Resource Economics at UMCP. After undergraduate and postgraduate work in mathematics and physics, Dr. Wade received a Ph.D. in Agricultural Economics from Iowa State University with a research emphasis on national water quality issues. His experience as an educator includes 20 years at the University of Arizona where he worked closely with desert agriculture on issues relating to water conservation and use and irrigation efficiency as a teacher, researcher, and extension educator. Since 1996, Dr. Wade has served in the role of day-to-day leadership of Maryland Cooperative Extension, an informal education arm of the University dedicated to providing knowledge-based education in the public interest on issues of agriculture, natural resources, human nutrition and food safety, communities, families and youth. Dr. Wade is immediate past chair of the Extension Committee on Organization and Policy.

**Ronald Wall**

University of Hawaii  
Department of Family and Consumer Sciences  
2515 Campus Road  
Honolulu, HI 96822  
808-956-2253; FAX: 808-956-6712  
rwall@hawaii.edu

Ron Wall is a Family Economics Specialist with the Cooperative Extension Service at the University of Hawaii in Manoa. He was born and raised in Rhode Island and has since lived in ten other states. He has been involved in financial program development, education, and counseling since 1974. He began this aspect of his career by designing and developing financial education curricula for adults under a contract with the National Institute of Education. After receiving a Ph.D. in Family Economics from Kansas State University, he taught both graduate and undergraduate courses in financial education and counseling at New Mexico State University. He joined the University of Hawaii in 1982. Since that time he has researched and written more than 200 articles and publications. In 1993, he was recognized as "Financial Counselor of the Year" by the Association of Financial Counseling and Planning Education. He currently serves as a financial counselor with the Family Counseling Program at the University of Hawaii, financial counselor trainer for the Financial Counseling Certificate Program, a joint venture with the Hawaii Credit Union League, and Board Member and Education Program Chair of Consumer Credit Counseling Service of Hawaii. His first book entitled *You and Your Money: Financial Reflections for a Lifetime* was published in December 2000. He is now finishing a book on the practice of financial counseling due out in June 2002.

## National Initiative Management Team

### **Jane Schuchardt, Ph.D., Co-Chair**

National Program Leader-Family Economics  
USDA/CSREES  
1400 Independence Ave., SW, STOP 2215  
Washington, DC 20250  
Voice: 202-690-2674; FAX: 202-690-2975  
jschuchardt@reeusda.gov

### **Nancy M. Porter, Ph.D., Co-Chair**

Professor/Family Resource Management Specialist  
Clemson University  
Box 340753, 248 P & A Building  
Clemson, SC 29634-0753  
Voice: 864-656-5718; FAX: 864-656-5723  
nporter@clemson.edu

### **John R. Baker**

Attorney at Law  
Administrator, Beginning Farmer Center  
Staff Attorney, Iowa Concern Hotline  
10861 Douglas Avenue, Suite B  
Urbandale, IA 50322  
1-800-447-1985  
jrbaker@iastate.edu  
<http://www.extension.iastate.edu/Pages/bfc>

Mr. Baker is the administrator of the Beginning Farmer Center at Iowa State University and makes the determination in what research and educational efforts that the BFC will be involved. His farm management expertise includes farm transfer issues and the Farm On program.

### **Janet Bechman**

Family Resource Management Specialist  
Purdue University  
1262 Matthews Hall, Room 302A  
West Lafayette, IN 47907  
Voice: 765-494-8309; FAX: 765-494-0869  
jcb@purdue.edu

Janet C. Bechman is an Extension Specialist, Family Resource Management, in the Department of Consumer Sciences and Retailing at Purdue University. Her Extension program has focused on financial management for women, retirement planning, farm family finances, and financial security in later life. In addition, she served as the coordinator of Purdue University's Ag in Transition project from 1999-2001. Janet received her B. S. in Home Economics Education and M.S. in Consumer Economics from Purdue University. She is an Accredited Financial Counselor.

### **Sharon DeVaney, Ph.D.**

Associate Professor  
Purdue University  
1262 Matthews Hall 216  
West Lafayette, IN 47907-1262  
Voice: 765-494-8300; FAX: 765-494-0869  
sdevaney@purdue.edu

Dr. DeVaney is an Associate Professor in the Department of Consumer Sciences and Retailing at Purdue University. She has published extensively on the topic of retirement planning and the self-employed and two of her articles on retirement planning have received awards from the Certified Financial Planner Board

of Standards. She has conducted studies on retirement using the Survey of Consumer Finances, the Health and Retirement Study, and the Retirement Confidence Survey. She has received funding to study retirement planning from the AARP Andrus Foundation, USDA, the National Endowment for Financial Education, and the Purdue Gerontology Program.

**Nancy Granovsky**

Professor/Family Economics Specialist  
Texas A&M University  
2251 TAMU  
College Station, TX 77843-2251  
Voice: 979-845-3850; FAX: 979-845-6496  
n-granovsky@tamu.edu

Ms. Granovsky is a Professor and Extension Family Economics Specialist for the Texas Agricultural Extension Service at Texas A&M University. For 23 years, she has had statewide responsibility for Extension program development in family economics and financial planning and management education. Her current projects include employee financial management education and retirement planning; Money 2000™ Plus; and Website development. She is a frequent presenter on financial planning topics and on topics related to international development and is the author of numerous Extension publications and curricula in financial management education. She is a Certified Financial Planner licensee and is fluent in Spanish.

**Jinhee Kim, Ph.D.**

Assistant Professor/Family Resource Management Specialist  
University of Maryland  
1204 Marie Mount Hall  
College Park, Maryland 20742-7515  
Voice: 301-405-3500; FAX: 301-314-9161  
jk246@umail.umd.edu

Dr. Kim's research interests are effects of financial education, financial stress and well-being, and debt management. She has researched and published articles on effectiveness of financial education, financial well-being, financial stress, and financial behaviors of different populations from middle class to credit counseling clients. As an extension specialist at University of Maryland, she develops and promotes effective personal finance programs and hosts a national conference for personal finance educators from military, extension, and state and local government agencies.

**Suzann Enzian Knight**

Family Resource Management Specialist  
University of New Hampshire  
308 Pettee Hall  
55 College Road  
Durham, NH 03824  
Voice: 603-862-0092; FAX: 603-862-3271  
suzann.knight@unh.edu

Ms. Knight has been providing education in Cooperative Extension since 1983 and has been the Family Resource Management specialist for UNH Cooperative Extension since 1989. She has provided leadership for a comprehensive financial management program, utilizing Cooperative Extension funds and grant funds, for youth and adults from a variety of income levels with the focus being on impact and thus making a difference in people's lives. The programming encourages partnership with agencies and organizations, teamwork within Cooperative Extension, and multiple exposures between the educator and the learner. She holds a Master's of Occupational Education, a MS in Family and Consumer Studies, and is a Certified Financial Planner.

**Richard L. Poling, Ph.D.**

Associate Professor  
Department of Agricultural and Extension Education  
University of Tennessee  
201 Morgan Hall  
P.O. Box 1071  
Knoxville, TN 37901-1071  
Voice: 865-974-7371  
RPoling@utk.edu

Dr. Poling's expertise focuses on developing measurable objectives for the Initiative and the design and implementation of Initiative evaluation and accountability procedures. Evaluation and accountability procedures will include matching evaluation procedures with Initiative goals and objectives and accountability needs, designing and utilizing appropriate data collection procedures, analyzing evaluation data, and contributing to the interpretation of results, preparation, and presentation of accountability reports and documents.

**Barbara R. Rowe, Ph.D.**

Professor and Extension Specialist  
2949 Old Main Hall  
Utah State University  
Logan, UT 84322-2949  
Voice: 435-797-1535; FAX: 435-797-3845  
browe@ext.usu.edu

Dr. Rowe is a Professor and Extension Specialist at Utah State University (formerly Purdue) where she co-authored an Extension workbook on Retirement Planning with Janet Bechman. Since joining USU, Barbara has taught several Extension workshops on the financial readiness of Baby Boomers facing retirement, Investing for Retirement, and preparing (financially) for long-term care.

**Dora L. Rumsey, Ph.D.**

SE Extension District Director  
Washington State University  
2710 University Drive  
Richland, WA 99352-1671  
Voice: 509-372-7224; FAX: 509-372-7225  
drumsey@wsu.edu

Dr. Rumsey is an Extension District Director with a gerontology background. Her dissertation used qualitative and quantitative measures to examine the motivational factors of older volunteers.

**Claudette Smith, Ph.D.**

Family Resource Management Specialist  
North Carolina A&T State University  
P.O. Box 21928  
Greensboro, NC 27420-1928  
Voice: 336-334-7956; FAX: 336-334-7207  
clsmith@ncat.edu

Dr. Smith is family resource management specialist for the North Carolina Cooperative Extension Program at North Carolina A&T State University. She is responsible for financial management, consumer education, and leadership development programming for limited resource audiences. Her experience working with limited resource audiences spans over twenty years.



**Marlene S. Stum, Ph.D.**

Family Economics and Gerontology Specialist/Associate Professor  
University of Minnesota  
290 McNeal Hall, 1985 Buford Avenue  
Saint Paul, MN 55108  
Voice: 612-625-4270; FAX: 612-625-4227  
mstum@che.umn.edu  
<http://fsos.che.umn.edu/stum>

Dr. Stum is currently an Associate Professor in the Department of Family Social Science at the University of Minnesota-Twin Cities. Marlene's research and teaching focuses on understanding decision making and economic well-being issues facing later life families. Three later life transitions are central to her work: financing long term care, life and death health care, and inheritance issues. Her research has provided the background for numerous Minnesota Extension Service educational resources helping family members make more informed decisions and used to train professionals working with families. Marlene's educational background is in family economics and social gerontology from Kansas State University and the University of Wisconsin-Madison.

**Jeanette Tucker, Ph.D.**

Associate Specialist  
Family Economics  
Louisiana State University Agricultural Center  
P.O. Box 25100  
Baton Rouge, LA 70894-5100  
Phone: 225-578-1425; FAX: 225-578-0772  
jtucker@agctr.lsu.edu

Dr. Tucker is an Associate Specialist in Family Economics with the LSU Agricultural Center. Her dissertation examined the Baby Boom Generation's financial preparations for retirement.

**Carolynn Sanchez Wilson**

County Extension Agent-Home Economist  
Valencia County  
601 Main Street, Suite 26  
P. O. Box 1059  
Los Lunas, NM 87031  
Voice: 505-865-9561 or 9792  
cswilson@nmsu.edu

Ms. Wilson brings both the perspective of county educators as well as meeting the needs of Hispanic audiences to the planning for this Initiative.

CSREES Administrative Liaison:

**Alma C. Hobbs, Ph.D.**

Deputy Administrator, Economic and Community Systems  
USDA Cooperative State Research, Education and Extension Service  
1400 Independence Ave., SW  
Washington, DC 20250-2210  
202-720-7947; FAX: 202-690-3162  
ahobbs@reeusda.gov

Office location:  
4343 Waterfront Centre  
800 9th Street, SW  
Washington, DC 20024

# Conference Participants

## **Alabama**

1. Lelia Wissert\*
2. Judy Brown
3. Isaac Chappell
4. Martha Johnson
5. Claudia Meadows
6. Paul Waddy
7. Bob White
8. Rosalind James

## **Arizona**

1. Linda Block\*
2. Lynne Durrant
3. Ruth Ann Fowler
4. Janice Shelton

## **Arkansas**

1. Lynn Russell\*
2. Sarah Anderson
3. Diane Murrell
4. Kaye Shrout
5. Judith Urich

## **California**

1. Karen Varcoe\*
2. Patti Swanson
3. Diane Gilmer

## **Colorado**

1. Judy McKenna\*
2. Laurel Kubin
3. Jacque Miller
4. Jan Nixon
5. Glenda Wentworth
6. Kay Zimka

## **Connecticut**

1. Annette Fitzgerald\*
2. Faye Griffiths-Smith

## **Delaware**

1. Pat Barber\*
2. Judy Van Name

## **District of Columbia**

1. Mayola Mason\*
2. Sommer Clarke
3. Colien Hefferan
4. Alma Hobbs
5. Jane Schuchardt
6. Tony Smith

## **Florida**

1. Jo Turner\*
2. Jan Bennett
3. Judy Corbus
4. Elaine Courtney
5. Joan Elmore
6. Mary Harrison
7. Celia Hill
8. Deborah Shuler
9. Nayda Torres
10. Becky Young

## **Georgia**

1. Patrice Dollar\*
2. Michael Rupured
3. Christa Campbell
4. Laurie Cantrell
5. Joanne Cavis
6. Jo Evelyn Dean
7. Jacquelyn Ogden
8. Jeanette Tillman
9. Helen Williams

## **Hawaii**

1. Ron Wall\*  
Pamela Kutara\* (not attending)

## **Idaho**

1. Marilyn Bischoff\*
2. Marsha Hawkins
3. Beverly Healy
4. Jim Schaffer
5. Julia Welch

## **Illinois**

1. Angela Lyons\*
2. Ellen Burton
3. Karen Chan

4. Pat Hildebrand
5. Jennifer Hunt
6. Paul McNamara

#### **Indiana**

1. Janet Bechman\*
2. Lori Bouslog
3. Cathy Burkett
4. Sharon DeVaney
5. Natalie Fowler
6. Vickie Hadley
7. Rebecca Haynes-Bordas
8. Elizabeth Kiss
9. Carol Turner

#### **Iowa**

1. Cindy Fletcher\*
2. John Baker
3. Ruth Freeman
4. Barb Wollan

#### **Kansas**

1. Carol Young

#### **Kentucky**

1. Suzanne Badenhop\*
2. Robert Flashman
3. Stephanie Lancaster
4. Peggy Powell

#### **Louisiana**

1. Jeanette Tucker\*
2. Ginger Boutwell
3. Laura Lee Perault
4. Cynthia Stevens
5. Adrienne Vidrine

#### **Maryland**

1. Jinhee Kim\*
2. Donna Brinsfield
3. Madeleine Green
4. Joanne Hamilton
5. Lynn Little
6. Judith Stuart
7. James Wade

#### **Michigan**

1. Erica Stevens\*
2. Linda Huyck
3. Patricia Joyce
4. Karen Shirer

#### **Minnesota**

1. Marlene Stum\*

#### **Mississippi**

1. Beverly Howell\*

#### **Missouri**

1. Joyce Cavanagh\*
2. Carole Bozworth
3. R. Beth Burke
4. Cathy Graham

#### **Montana**

1. Marsha Goetting\*

#### **Nebraska**

1. Kathy Prochaska-Cue\*
2. Cathy Johnston
3. Leanne Manning
4. Mary Ellen Rider
5. Barbara Scharf
6. Le Donna Werth

#### **Nevada**

1. Alice Crites\*
2. Pat Behal

#### **New Hampshire**

1. Suzann Knight\*
2. Katherine Fredette
3. Ann Hamilton
4. Marilyn Sullivan

#### **New Jersey**

1. Barbara O'Neill\*
2. Chris Beaugard
3. Sharon Blase
4. Pat Brennan
5. Rachel Reeve

#### **New Mexico**

1. Connie Kratzer\*
2. Glenda Belcher
3. Charlotte Collins
4. Mindy Denny
5. Ann Vail
6. Carolynn Wilson

#### **New York**

1. Barbara Bristow\*
2. Linda Byster

3. Eileen Ciance
4. AnnGifford
5. Nancy Reukauf
6. Martha Shortlidge

#### **North Carolina**

1. Claudette Smith\*
2. Mary Clayton-McGlaufflin
3. Sheila Dalcoe
4. Evelyn Deloatch
5. Diane Gatewood
6. Carolyn McCain
7. Anna Peele
8. Arthur Purcell
9. Connie Sherrill
10. Pearl Stanley
11. Teresa Turner Clark
12. Deborah Womack

#### **North Dakota**

1. Deb Pankow\*
2. Donna Anderson
3. Theresa Borkowski
4. Gayle Gette
5. Merry Green
6. Barb Koehler
7. June Kraft

#### **Ohio**

1. Cyndi Renn\*
2. Nancy Hudson\*
3. Jean Clements
4. Chris Olinsky
5. Irene Varley

#### **Oklahoma**

1. Joyce Jones\*
2. Renee Allison
3. Debra Greene-Garrard
4. Lynda Harriman
5. Sissy Osteen
6. Joy Rhodes
7. Maretta Toler
8. Barbara Tricinella

#### **Oregon**

1. Jan Pahl  
Debra Driscoll\* (not attending)

#### **Pennsylvania**

1. Marilyn Furry\*
2. Cathy Bowen
3. Debra Bryant
4. Marilyn Corbin
5. Robin Kuleck
6. Valerie Manganello
7. Sarah Siegel
8. Neal Vines

#### **Rhode Island**

1. Claudia Kerbel\*
2. Joan Anderson

#### **South Carolina**

1. Nancy Porter\*
2. Janet Ensor
3. Patti Hall
4. Barbara Lambert
5. Glenna Mason
6. Marilyn Peters
7. Diane Smathers
8. Leslee Spivey
9. Lana Tietjen
10. Kathy Wright

#### **South Dakota**

1. Liz Gorham\*

#### **Tennessee**

1. Dena Wise\*
2. Beth Bell
3. Jane Gault
4. Rich Poling
5. June Puett
6. Bonnie Sheeley

#### **Texas**

1. Nancy Granovsky\*
2. Lupe Landeros
3. Lynn White

#### **Utah**

1. Barbara Rowe\*
2. Lance Palmer

#### **Vermont**

1. Mary Peabody\*
2. Lydia Lacroix
3. Elizabeth S. Trent

**Virginia**

1. Alex White\*
2. Joe Botta
3. Joyce Eagles
4. Louis Gorr
5. Heather Greenwood
6. Sandra 'Skip' Henderson
7. Margie Leon
8. Beth Pessner
9. Joyce Simmons

**Washington**

1. Dora Rumsey\*
2. Chris Kohler

**Wisconsin**

1. Karen Goebel\*
2. Linda Boelter
3. Mary Fran Lepeska

**Wyoming**

1. Gail Gordon\*
2. Debby Johnson

---

---

**AARP**

1. Judith Cohart
2. Jane Margesson

**ASEC**

1. Don Blandin
2. Cheri Meyer

**Certified Financial Planner Board of Standards**

1. Mashari Whitfield

**Consumer Federation of America**

1. Steve Brobeck

**Economic Research Service**

1. Ashok Mishra

**Federal Consumer Information Center**

1. Jim Zawada

**Investment Company Institute**

1. Denise Murray

**Kansas City Neighborhood Alliance**

1. Michael Avery

**National Center on Women and Aging**

1. Arnaa Alcon

**National Endowment for Financial Education**

1. Bill Anthes

**North American Securities Administrators Association**

1. Roland Corning
2. Don Raschke

**Pension and Welfare Benefits Administration, U.S. Department of Labor**

1. Becky Graham

**Savings Bonds Marketing Office, U.S. Department of the Treasury**

1. Sally Spencer

**Social Security Administration**

1. Denni Maynard

**Texas Financial Literacy Coalition**

1. Dave Hessel

**U.S. Administration on Aging**

1. Sherri Clark

**U.S. Securities and Exchange Commission**

1. Lori Schock

**Women's Institute for a Secure Retirement**

1. Cindy Hounsell
2. Pat Humphlett